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FAME AND FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY.

A LUCKY CONTRACT; OR, THE BOY WHO MADE A RAFT OF MONEY.

By A SELF-MADE MAN.



"You rascal, what are you up to?" cried Dick Bristol, springing from the hedge and dealing Bill Hoogley a stunning blow with his club. Down went the ruffian, while his companions, with cries of rage, rushed to his assistance.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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A Lucky Contract

OR,

THE BOY WHO MADE A RAFT OF MONEY

By A SELF-MADE MAN

CHAPTER I.

TOM TROWBRIDGE AND DICK BRISTOL.

"Well, if this isn't a blamed shame!" exclaimed Tom Trowbridge to his chum, Dick Bristol, as the pair, with fishing-poles and lines in their hands, came to a stop at a point of a wide tidewater creek where a wooden bridge, erected and used by the Englewood & Preston Trolley Company, spanned the stream.

"It's an outrage!" coincided Dick.

"Talk about greedy corporations," said Tom, with a look of disgust, "I think this trolley company is the limit."

"It goes 'way beyond the limit. The idea of removing six or eight feet of the ties from this end, placing a triangle of boards plentifully smeared with grease over the stringer, and a slanting board, treated in a like manner, against the rail, so a person can't cross the creek except by paying a nickel for that privilege."

"It's a low down trick," growled Tom, looking at the obstructions.

"You bet it is. I'll wager Deacon Fitch is responsible for this move. He's a mean old hunk, though he's the richest man around here, and lives in the finest house, Major Nutte's excepted, this side of Preston."

"I wouldn't be surprised but you're right, Dick. It's too bad the trolley company has such a man for its president."

"That can't be helped, for the deacon owns a controlling interest in the stock."

"I guess the reason the company has put this job up on the public is to prevent the summer visitors from walking

between Englewood Beach and North Beach. Lots of them did it last year, not because they wanted to save a nickel carfare, but because the walk along shore, in the forenoon and around sundown, is an invigorating exercise. The places are only a mile apart. Heretofore any one could cross this bridge by the footboard, but this trick of the trolley company cuts walkers off completely from the other side of the creek. Whenever an Englewood visitor wants to take a short cut to North Beach after this he'll have to cough up a nickel and cut out the walk, which is the best part of the trip. And the same thing applies to those North Beach people who want to walk over to Englewood or the beach."

"That's right," nodded Dick.

"If this corporation's right-of-way is such a sacred franchise the county ought to build a small footbridge across the creek at this point and restore to the citizen the right to walk if he wants to," said Tom.

"The deacon's political pull is strong enough, I guess, to prevent the authorities from carrying out any such public improvement."

"The deacon is a hog, then. He seems to want everything in sight."

"Deacon Fitch isn't the only one who wants the earth, or a large section of it."

"That's no lie. His son Herbert is very like him."

"That dude gives me a pain. One would think he owned Englewood, by the way he struts about, just like a turkey gobbler."

"When a boy's father is cock-of-the-walk, like Deacon Fitch, he's apt to make capital for himself out of the fact."

"Jimmy Dunn, of Preston, isn't built that way, and his father could buy and sell Deacon Fitch twice over," said Dick.

"Jimmy is a first-class chap," admitted Tom.

"Bet your life he is. Well, how are we going to get across the creek now without taking that car that's coming on behind us?"

"Give it up. I'm not going to pay a nickel for the privilege of getting over sixty feet of water."

"Me, either. It would be just the same if the distance were only a dozen feet."

"If somebody would come along with a boat," said Tom, "that would solve the difficulty."

"Or a balloon," chuckled Dick.

Here the trolley car came gliding up.

The motorman slowed down, thinking perhaps the boys wanted to get aboard so as to reach the other side of the creek.

There was a broad, malicious kind of grin on his face that made Tom and Dick hot under the collar.

"This is a fine trick for your company to play on the public!" snorted Tom.

"Want to ride across?" chuckled the man.

"Sure, we want to ride, as we can't walk," said Dick, jumping on the front platform.

"Here, you're not going to put up a nickel just to cross the creek!" cried Tom, in astonishment.

"Jump on, Tom," was all the answer his chum got back.

As the car started to move on again, Tom, much against his will, jumped aboard.

"This will cost you ten cents," he growled to his companion. "I won't pay a cent for a sixty-foot ride."

"Don't you worry. The motorman invited us to ride across, so it won't cost us a cent," grinned Dick.

"I invited you!" replied the man. "You must think I want to lose my job!"

"You asked us if we wanted to ride across, didn't you? Well, we wanted to ride across and accepted your invitation. The company wouldn't think of charging us ten cents to take us sixty feet."

"Fares," said the conductor, coming to the door. "You'll have to step inside. Nobody is permitted to ride on the front platform."

"What! are you charging to carry us across this old bridge?" asked Dick, in well-assumed surprise, for the car had reached the other side by this time. "What a nerve you've got! Jump off, Tom. We're not going any further."

The two boys leaped off and gave the conductor the laugh.

"That's where we got back at the deacon," chuckled Dick, as the car continued on its way. "Now we'll go on to our fishing grounds."

They shouldered their poles and proceeded on their way in high glee at having tricked their way across the bridge.

"The summer visitors will be as mad as thunder over this hold-up at the creek," said Tom, as they walked along.

"You bet they will; but the deacon won't care how mad they get as long as he harvests their nickels."

"There won't be near as much walking done as there has been."

"The summer people can do their walking on their own side of the creek. They don't have to cross over."

"I wish I knew of some way to balk the trolley company," said Tom.

"There isn't any way except by building a foot-bridge, and if the county won't do that nobody else is likely to."

"I'll tell you what we might do," said Tom, suddenly struck with an idea.

"What?"

"Get a small flat-boat and hire a kid to pole the people back and forth for a penny each."

"That isn't a bad scheme, if the boy was honest enough to turn in all the cash he took in."

"Widow Dooley's son, Mike, would be glad to take the job, and he's as honest as the day is long. He's doing nothing now. We could give him half of what he takes in. The main idea is to queer the trolley company."

"Where could we get a flat-boat?"

"I know where I could get the loan of one for nothing."

"That's cheap enough. I've a good mind to stand in with you. We needn't let on that it's our scheme. We'll put Mickey on to it and get the boat for him. We can have the boat painted red, white and blue so it will look attractive."

"And put a small flagpole in front on which we'll hoist a white banner with the words 'Down with monopoly' painted on it. At the end of the summer season we'll present Mike's mother with our share of the profits in a lump sum. She's poor, and it will come in handy to help tide her over the winter."

"Well, I'm with you. I hope it won't cost much to start the ferry, for I'm not a bloated capitalist."

"Oh, five dollars ought to float the ferry company. That's two-and-a-half each. You can stand that, can't you?"

"I guess so."

"All right. I'll start the ball rolling when we get back. Well, here we are at our fishing ground. I'll bet you a nickel I catch the first shiner."

"I take you," said Dick, beginning to bait his hooks in a hurry so as to get the first cast.

Tom and Dick lived in adjoining cottages in the village of Englewood, which was about half a mile from Englewood Beach, a popular summer resort on the shore of a big bay which made in from Lake Michigan.

Tom was an orphan who made his home with his aunt, a widow in very modest circumstances.

For the past year he had been employed as time-keeper and general office hand at the Englewood Wagon Works.

Owing to business stagnation, due to general money stringency, the establishment had shut down for the summer on the previous Saturday, and so Tom was now out of a job.

Dick had been working for the same company in one of the workrooms, and was out of a position for the same cause.

His mother was also a widow, and he had an older sister who was employed in the one millinery and fancy goods store of Englewood.

The fact that the two boys were out of work was bound to make a difference in the internal economy of both households.

Tom, however, wasn't worrying over the matter as yet.

He was a smart, enterprising lad, and had every confidence in his ability to make his way ahead in the world.

He was not a boy who meant to work for other people any longer than he could help.

His ambition was to have a business of his own—not a small, one-horse business, such as many people are contented to plod along in, but something in which he could see large profits.

Every time almost that he passed the residence of Deacon Fitch he mentally told himself that some day he would own a mansion as fine, or even finer than that.

More than once he had mentioned his hopes and expectations to his aunt, whom he thought the world of, for she had raised him from a small boy and been as good as a mother to him; and she, worthy little woman, sympathized with and encouraged his ambitious ideas.

She thought that there wasn't a smarter, nor better, boy in the world than Tom, and prophesied great things for him in the future.

If there was one recreation the boys liked more than another it was to go fishing together.

While waiting for the finny inhabitants of the bay to bite they could talk over plans and schemes that were always cropping up in their brains.

Dick had ambitious notions about his future, also, but they were all associated with Tom.

Some day he expected to go into partnership with his chum in some enterprise, or at least to be his manager or superintendent.

And so, whenever the two boys were together, they amused themselves building all kinds of castles in the air which seemed pretty real to them at the time.

CHAPTER II.

TOM INTIMATES HOW HE COULD MAKE A RAFT OF MONEY.

"Hurrah!" shouted Dick, in great glee, as he yanked a silvery object out of the water and landed it on shore. "I've caught the first fish. Come up with your nickel, Tom."

"You're lucky. Here's the coin," and Tom handed over a five-cent piece.

"I knew I'd do you," chuckled Dick, as he rebaited his hook and cast his line in again.

"You didn't know anything about it. You only took the same chance I did. Here, I've got a fish now myself. You didn't get so far ahead of me after all."

"I got far enough ahead to win the nickel."

"You'll need it when you come to cross the trolley bridge again. We're not likely to work that trick twice on the same afternoon."

"Why not? It's easy."

"The motorman and the conductor will probably put the other men up to the dodge, and we'll get left if we try it."

"The trolley company has no right to maroon us on this side of the creek."

"What does the trolley company care for us?"

"We have rights, haven't we?"

"Not on that bridge. The trolley people heretofore permitted the public to use the footboard as a privilege at their own risk. From the present look of things they have cut the privilege out. Now, the public have the choice of three things—they can pay a nickel, or swim, or walk to the

head of the creek and come around that way. That's the whole thing in a nutshell."

"The people of Englewood ought to get an injunction against the trolley company."

"On what grounds?"

"The county presented the franchise to the company. As it was a gift, the people ought to have some rights that the company should respect."

"Did you ever hear of a corporation that had any gratitude? They take all they can get, and return as little as they can. The people who own the stock want their dividends regularly. If the company makes too much money on its original investment, the stockholders get together and water the stock so that their profits may not appear to be too large."

"What do you mean by watering the stock?"

"Oh, they increase the issue. If there are 50,000 shares out on which the profits warrant a twelve per cent. dividend, if they increase the issue to 100,000, then the dividend will be reduced to six per cent. But as each stockholder receives an extra share for every share he already owns he gets the twelve per cent. anyway."

"What difference can it make if he does get twelve or fifty per cent., as long as the company earns it?" asked Dick, rather puzzled to understand just why stock should be watered in order to apparently reduce its income.

"Well, if a gas company is known to be making an extra profit on its invested capital, the customers have good grounds for demanding a lower rate per thousand feet, and if a street car company is making huge returns on a five-cent fare the public have a right to expect that the company should reduce the fare to three cents. So, one of the operations of high finance is to keep the outsiders from knowing too much about what is going on inside."

But Dick had another bite, and for the time being he lost interest in the subject of high finance.

While he was unhooking the fish Tom got a bite, too, and gave his attention to landing his catch.

When the boys threw their lines in again Tom did not have anything further to say on the late topic, and his chum did not ask him to resume it.

When Tom did speak again it was on an entirely different subject.

"If I had a thousand dollars, Dick, I believe I could make a raft of money," he said, with a thoughtful look.

"If you had a thousand dollars you could make a raft of money?" repeated his chum, in a tone of surprise.

"That's what I said."

"How could you do it?"

"Do you know the Locke Farm, up the river?"

"I guess I do. Everybody around here knows that lemon. It's been on the market for years at about a third of the price per acre that any other farmer values his land in that neighborhood, but though a hundred strangers have during that time looked at what appeared to be a bargain-counter sale, not one would touch it with a ten-foot pole after a good squint at it. What about it?"

"Locke will sell it for \$20 an acre, cash."

"I wouldn't give him twenty cents an acre for it if I had to go out there and try to make a living off it."

"There are fifty acres altogether, and \$1,000 will buy it."

"That's what his advertisement says, but nobody but a

blind man will ever buy it at that price, and to my mind nobody but a fool at any price."

"Why not?" asked Tom, a bit sharply.

"Because it's no good."

"Why isn't it any good?"

"Oh, come off! You know as well as I do why it isn't any good. Because it's about as stony a piece of ground as you could find anywhere on earth. It's long and narrow, and forms practically the whole of the outer face of the bluff. Since Locke had to part with the only really salable part of his original farm he hasn't been able to raise enough fodder on those fifty acres to feed his horse and cow, let alone himself and his family. If he offered it for \$5 an acre I doubt if he'd be able to find a purchaser."

"That so?" replied Tom, in a tone that Dick construed to be tantalizing.

"Yes, that's so."

"You're wrong."

"All right. Have it your own way. You seem to know everything."

"If I had \$1,000 I'd take it off his hands."

"Yes, you would. I think I see you doing it," replied Dick, jeeringly.

"I tell you I would," said Tom, positively.

Dick stared at his chum in a puzzled way.

"Say, what kind of a jolly are you giving me?" he asked.

"No jolly at all. I mean what I say."

"Excuse me if I doubt your word. Nobody but a chump would give half a thousand dollars for that farm as it stands, and I've never taken you for a chump yet."

"I should hope that I wasn't a chump. And it's for that reason I'd give Locke his price in double-quick time if I had the coin."

"Do you fancy there's a gold mine under those rocks?"

"I know there's a gold mine in those 'rocks,' as you call it."

"You'll have to explain, for your meaning is all Greek to me."

"Wait a moment till I pull this fish in," and Tom landed his third beauty.

"Well," said Dick, "go on. I'm interested in your reason for believing that the Locke farm is worth \$1,000."

"It's worth a good deal more than that, or, rather, it will be before long. In fact, whether you believe I'm a prophet or not, Locke will get his price for those fifty acres before he's three months older."

"Who will give it to him?"

"That is a question I can't answer."

"What makes you think that farm is, or will be, worth more than \$1,000?"

"Because I found out something the other day that will have a very important bearing on the Ste. Marie River and the neighborhood near the Locke Farm."

"Oh, you did?"

Tom nodded mysteriously.

"What was it you found out?"

"That is one of my business secrets, Dick."

"Which means that you don't intend to tell me," replied Dick, in an aggrieved tone.

"Not this afternoon. Later, perhaps. Look out, I think you've got a bite!"

Dick found he had, and landed a fish just as Tom pulled in his fourth.

"It's a mean thing to excite a fellow's curiosity and then leave him on the ragged edge," growled Dick.

"Well, I'll tell you this much: The outcroppings on the Locke Farm show that the rock is practically all limestone."

"What of it?"

"A limestone quarry is a good thing to own if you don't have to carry the stuff too far to market."

"It isn't much good on the Locke Farm, for there isn't a railroad station within fifteen or twenty miles where it could be shipped. Look what a haul that would be. It wouldn't pay to ship it."

"Correct. Otherwise Locke could have sold his fifty acres long ago."

"Then what good is the rock if you can't turn it into money?"

"It can, and before long will, be turned into good money by some lucky chap."

"How will it?"

"That's part of my business secret."

"Say, you're mighty aggravating this afternoon. If you weren't my chum I'd tell you what I think of you."

"Go on and tell, if it will make you feel any better. You won't hurt my feelings."

"No, I'd rather not. I think we'd better change the subject, anyway."

"Just as you say. I'm through."

The boys fished in silence awhile, each catching a couple more fish.

"What are we going to do all summer, Tom?" asked Dick at length. "We can't afford to loaf around. At least, I can't."

"I know where you can get a job good until the first of September."

"Where?"

"At the Bay View Hotel. The proprietor is looking for an assistant to help old Captain Blakeley take care of the bath houses. I spoke to him this morning about you, and he told me to send you around about five o'clock. He'll pay \$30 a month and feed you. You can sleep home."

"I'll take that if I can get it."

"You can get it, all right."

"How about yourself?"

"I'm going to be night clerk at the same house."

"That so? Then we'll both be fixed for the summer!" said Dick, joyfully.

"Yes."

"Why didn't you tell me this when we first started out?"

"I thought it would be more of a pleasant surprise if I held it back," chuckled Tom.

"It's a big surprise to me. I never thought of striking the hotel men for a job at this late day. I supposed everything was taken up a month ago, for the hotels open up for business next week."

"Everything was taken up, but the two positions in question suddenly became vacant. I got the tip this morning about the night clerk job and I hustled around to the hotel and captured it. Then I spoke for you. All you've got to do now is to call on Mr. Sandford and tell him you'll take the place."

"I'll do it, bet your life. Let's get back now, we've caught fish enough for supper and breakfast."

The boys wound in their lines, strung their fish, and started for the bridge across the creek.

A car bound for Englewood came along just as they reached it.

"Give us a lift across, will you?" Tom asked the motorman, who looked kind of friendly.

"Sure. Jump on," was the man's reply.

The boys got on the car, and half a minute later got off on the other side, after thanking the motorman for the favor.

Then they started for their homes.

CHAPTER III.

THE CHANCE OF HIS LIFE.

The boys parted at the junction of the beach road and Jefferson Street, Dick taking the former, which led to the Bay View Hotel, while Tom followed the latter, which would take him into the heart of Englewood Village.

He took Dick's string of fish, as well as his pole and line, to leave at his chum's house, which, as we have said, was next door to his own.

When Tom walked into the house with his own fish he found his aunt in the kitchen fixing the fire in the stove.

"What do you think of these beauties?" he said to the cheerful-looking little woman, holding up his string of the finny tribe. "There's a dozen of them just out of the bay."

"They are fine," his aunt replied. "I'll fry three of them for supper. I guess you won't be able to eat more than two yourself. You'd better take half of them around to Mrs. Dooley. Her son isn't doing anything at present, and I don't believe they've got any too much to eat in the house."

"I intended to do that, Aunt Mary," said Tom. "I'll clean three of the fish for you and then run around with six of the balance to Mrs. Dooley. I've no doubt but she'll be glad to get them."

Mrs. Dooley, mother of Mike Dooley, whom Tom had mentioned to Dick as a likely lad to conduct the ferry enterprise at the trolley bridge in the creek, was a poor widow who earned a scanty living assisting her more fortunate neighbors in their house cleaning and washing.

Whenever Tom and Dick went fishing, if they were fortunate, they never failed to save a few of their catch for the worthy widow.

They also assisted her in other ways when the opportunity offered, and, consequently, Mrs. Dooley had a warm spot in her heart for both boys.

On his way to the widow's cottage with the fish, Tom's mind was occupied with thoughts about the Locke Farm on the Ste. Marie River, about eight miles from Englewood.

In fact, he had been thinking of little else for more than a week, ever since he had accidentally learned about certain projected improvements that were to be made at that neighborhood.

The projectors of the enterprise were keeping their plans a profound secret as yet, not even a hint of what was in contemplation having reached the ears of the editor of the Englewood "News."

About a week previous Tom was sunning himself one morning at the end of the raised boardwalk in front of the line of bathhouses attached to the Bay View Hotel, when two gentlemen, one of whom was Major Willard Nutte, a wealthy resident of the neighborhood, and vice-president of the Minneapolis, St. Paul & Sault Ste. Marie Railroad, walked down the walk and came to a halt right above the spot where Tom was sitting.

He heard the whole of their conversation, and its import greatly surprised and interested him.

The facts he gleaned amounted to the following:

A dam was to be built near the site of the old water-power on the Ste. Marie River, ten miles above its outlet into the bay, and several manufactories, as well as a big sawing and planing-mill, were to be erected.

The most important of these plants was to build freight and passenger cars for the M., St. P. & S. Ste. M. R. R. Co.

Other industries in view were a fish-canning establishment; a flour and grist mill; a furniture factory, and a newly invented breakfast-food product.

A syndicate of capitalists, headed by Major Nutte, was already formed to carry out the scheme.

It was expected that the plans and specifications would be ready by the first of August, when bids would be invited for the erection of the dam.

Later on bids would be asked for the construction of the factories, as well as for several hundred small cottages for the people who would be employed at the various industries.

The saw and planing mill would be put up in advance to supply lumber on the spot for the buildings.

The railroad company would build a branch line to the place, and it was expected that a thriving village or small town, that would put Englewood far in the shade, would spring right up out of the wilderness, as it were.

The site of this projected village, including the ground on which the factories were to be built, had been purchased a year previous by Major Nutte, but possession, by special agreement with the former owner, a farmer who cultivated the land, was deferred until after the present year's harvest.

Its boundaries began at the foot of the northern end of the short bluff owned by Andrew Locke, a shiftless individual, who had parted with all the tillable acres he had originally owned, and with his wife was now confined to what was considered the comparatively valueless bluff, the area of which was fifty acres.

Locke and his wife were living on the \$6,000 he had gotten for his land.

Their residence was a small farmhouse on the top of the bluff overlooking the river and the surrounding country.

The outbuildings, no longer of much use to their owner, were in poor shape, and going to ruin.

The bluff was largely composed of limestone, and this fact had been noted by Tom Trowbridge a few months before, when he was up that way on his wheel.

After Major Nutte and his companion had walked away from the end of the boardwalk, never suspecting that they had had a listener to their important conversation, Tom continued to sit there and think about the revelation he had got on to.

He easily saw that it was going to be a big thing for that part of the State.

Probably a million or more dollars would have to be spent before the syndicate could begin to look for results; but, in the long run, he had little doubt that Major Nutte and his associates would realize largely on their investment.

The major's connection and influence with the big railroad company was an asset which would go a long way toward rendering the project a success, for the car works was bound to pay from the very start.

What particularly interested Tom was the contemplated dam.

This would require a large amount of cheap stone for its construction.

And that stone was right on the ground in the shape of Andrew Locke's fifty acres of unprofitable farming land.

But for that fact the stone would have to be brought from a considerable distance, and that would cost money.

Whoever got the contract for building the dam would find the Locke Farm a valuable asset, and it was now in the market for a paltry \$1,000.

"If I could buy that bluff I'd stand to make a raft of money out of it," the boy told himself, with a thrill at the possibilities of the scheme. "But, as I haven't a cent of capital, and no possibility of getting any, I stand as much show of getting it as I do of buying the Englewood & Preston Trolley Line. Here is the chance of a fellow's life going to waste for the lack of a few hundred dollars. It's tough, that's what it is!"

Tom knew that the first contractor who came to estimate on the building of the dam would as a preliminary measure snap up the bluff at the low price at which it was offered, for its possession would enable him to easily outbid all rival competitors.

"If I owned that farm I could make good terms with the successful contractor for the stone," thought Tom. "The money I'd make out of it would give me the start in the world I'm looking for. If I were only a civil engineer I could even put in a bid myself for building the dam. How fine it would sound to have the following notice appear in the 'News': 'Tom Trowbridge, one of the rising young men of the village, has secured the contract for building the new dam across the Ste. Marie River. We congratulate him on his success, which is largely due to his foresight in securing the Locke Farm, the hitherto unproductive acres of which will now prove of great value in furnishing the material for the construction of the dam. We predict for this young man a brilliant future.'"

After all, it was only another of Tom's castles in the air, for where was he to get \$1,000 to buy the Locke Farm?

Nevertheless, the possibilities of the thing appealed so strongly to his ambitious nature that he returned home that day feeling like a different boy altogether.

CHAPTER IV.

A RACE FOR A LIFE.

After supper that evening Dick Bristol ran in to his friend's home to tell him that he had gotten the job as assistant to Captain Blakeley, who would have charge of the string of bathhouses connected with the Bay View Hotel.

"That will carry me over till the factory reopens in September," said Dick, who was in a happy humor.

"Mother and sis are tickled to death over my good luck. They were afraid I'd be idle all summer, for jobs are mighty scarce around Englewood. I told the folks that you got me the opening, and they want you to come in so they can thank you."

"I don't want to be thanked for doing you a favor, old chap. You'd do the same for me if you had the chance."

"Sure, I would," replied Dick, in a tone that showed he meant it.

"When are you going to work? Next week?"

"I start in the morning. The houses have got to be painted, and I've got to help the captain do the work. That will take the balance of the week. You don't come on till the house opens next Wednesday, do you?"

"No," replied Tom.

"Then you'll have another week's vacation. I wouldn't mind if I had that, too. How are you going to put in the time?"

"I couldn't tell you. I'll attend to that ferry scheme for one thing, so it will be in working order when it's needed. I've got to borrow the flat-boat, paint it up in gaudy colors, and rig a mast for the white flag that's to have the legend of 'Down With Monopoly' on it. That will occupy half a day, at any rate."

"I'd like to see Deacon Fitch's face after that boat goes into commission and the fact is reported to him," chuckled Dick. "Maybe he'll put a stop to it."

"How can he? Mike or any one else has the right to row passengers across the creek if they want to go by boat in preference to the trolley. That's one of the advantages of a free country."

"Are you sure that Mike doesn't require a franchise?" grinned Dick.

"I guess it won't be necessary to ask the State Legislature to grant him one."

"I'll bet Herbert Fitch will make it his business to try and bulldoze Mike out of the scheme."

"Mike doesn't care a rap for Herbert Fitch, and he can't be bluffed worth a cent. I'll tell Mike not to pay any attention to him."

"Herbert will be hopping mad if Mike doesn't take his hat off to him."

"Who cares if he does get mad? He isn't so much, except in his own opinion."

"That don't count a whole lot in my opinion."

"Nor in mine, either."

The boys then got talking about something else, and after awhile Dick went home.

Tom had told Mrs. Dooley to send Mike over to the cottage in the morning, and the lad was on hand before Tom got through breakfast.

Tom explained the ferry scheme to him, and Mike was enchanted with the opportunity it offered him to make a little money.

He declared that he would stick it out all season if the summer visitors were disposed to patronize him.

Tom took Mike with him when he went to borrow the flatboat.

On the way Tom bought some red, white and blue paint and a couple of brushes to apply it.

They hauled the boat out of the water, cleaned it thor-

oughly, and then painted three stripes around it from stem to stern.

It was left to dry in the sunshine under Mike's care.

Tom then went over to see how Dick was getting on at the bathhouses.

He found him arrayed in a pair of overalls with a pot of white paint and a brush, working away for all he was worth.

"Hello, Dick, how are things coming on?" he asked.

"All right."

"Where's the captain?"

"Mr. Sandford sent after him a few minutes ago."

"Well, Mike and I painted the outside of the flatboat red, white and blue, and it is drying now. As soon as it is ready to turn over I'm going to have Mike give the inside a couple coats of white. To-morrow I'll fit the pole in it, and then the boat will be ready for business as soon as the flag has been prepared for nailing to the top of the pole."

"You didn't lose any time over the matter," said Dick.

"No. I don't believe in putting off till to-morrow what can be done to-day."

Tom remained an hour talking to his chum, and then went back to the place where Mike was watching the flatboat.

The paint was dry enough to permit the boat to be turned over, and then Tom and the widow's son gave the inside the first coat of white color.

"I'm going home now, Mike. You'd better do the same. Come back some time this afternoon and give the inside a second coat of the white. I won't be around again till to-morrow morning, when I'll put the pole in."

Tom went home and found his dinner waiting for him.

After he had eaten it he got out his wheel and started for a spin up the road in the direction of the Locke Farm.

That locality had now a peculiar attraction for him, though he did not see the remotest chance of benefiting by the advance information that he had accidentally got possession of.

Still, he wanted to go out there and inspect the probable site of the dam, and see where the factories and new village would probably be built.

He had nothing else on his hands, anyway, and it was as good a way to kill time and amuse himself as he could think of, anyway.

It was a gorgeous afternoon for a run up the road, and, though he missed the companionship of Dick, he thoroughly enjoyed the invigorating exercise.

The farm was about eight miles by the road from Englewood, and he rapidly reduced that distance as the moments sped by.

As he passed Major Nutte's residence, that gentleman's daughter, Hazel, came dashing out on her coal-black mare, Queen Bess, a thoroughbred of exquisite proportions.

She was a lovely girl, a pure blonde, with golden hair, blue eyes, and a form like a fairy.

She was a daring, graceful and experienced equestrienne.

Tom favored her with a look of admiration as she flew by him, bound in the same direction as himself.

A curve in the highway soon hid her from his sight.

When he got around the curve she was not in sight.

This was not extraordinary, as another bend a third of a mile further on cut off an extended view of the road.

Tom put on a spurt and was soon flying around the other turn himself.

Then a strange and unexpected scene met his sight.

Two tough-looking men had stopped the horse and the fair girl, and while one was holding the steed by the bridle the other was trying to unseat Miss Nutte.

As Tom came in view she was striking at the fellow with the heavy end of her whip, but as it was but a light, fancy affair, he minded the blows very little.

Tom saw that it was up to him to rescue the girl from further indignity, so he put on fresh speed and bore down upon the scene of trouble at a rapid rate.

The tramps were so intent on the job in hand that they did not notice Tom's approach until he was right upon them.

As he rushed up he dealt the rascal who had hold of Miss Nutte a swinging blow in the face which bowled him over as clean as a nine-pin.

He struck the road heavily and lay quite unconscious.

Tom could not stop until he had gone nearly a hundred feet ahead, then he turned and started back for the ruffian who held the bridle.

The girl had been partially unseated by the fellow that Tom had knocked out, and as she jumped back on the saddle she struck the other man a blow in the face with her whip-handle.

The man uttered an imprecation of mingled pain and rage, and releasing the bridle, seized Miss Nutte by the arm and jerked her partly from her saddle.

At that moment Tom came up and struck him in the mouth with his fist.

Just as he did it, the mare, who was a spirited animal, and had been exceedingly restive under the unusual conditions, sprang forward.

The girl uttered a shrill scream as she felt herself falling.

The sleeve of her dress gave way, leaving a piece of the cloth in the rascal's hand.

That saved her, for with admirable presence of mind she seized the mare's mane and clung to it frantically as the animal dashed away down the road.

Under the circumstances she was unable to regain her seat on the saddle, but hung over sideways and backward, her foot caught by the stirrup, in great peril of her life, clinging to the mane while the mare plunged ahead on her course, clearly in a state of terror.

Tom took in the situation at a glance, and spinning around, started in pursuit.

The mare was a fleet animal, but she was greatly handicapped by the way her rider hung on to her.

Tom, fearful that the girl might tumble off at any moment, got down to work and spun along at high racing speed.

The spokes of his wheels flashed in the sunshine like circlets of fire.

Fortunately, the road was in fine condition, hard and smooth, with no stony obstructions, and the boy began to gradually pull up on the fleeing horse.

But his work was cut out for him, just the same.

The first mile was pulled off at a clip that would have won Tom a prize at a bicycle race.

The second mile was covered in hardly less time, with the boy much nearer the mare.

The third mile brought them in sight of the St. Marie River, glistening in the distance.

Farmhands working in a field close by stopped to gape in astonishment at the strange race, expecting to see the endangered girl fall under the mare's legs any moment as she and the animal swept by.

They yelled encouragement to Tom, as, bent forward over the handles of his machine, he swept by, pedaling with all his might, for they easily divined that his object was to rescue the imperiled girl.

Foot by foot Tom crept up on the frightened mare, but the race was now growing more serious every moment, for the animal was making straight for the river, and whether she would keep to the road as it swung around a sharp curve and ran down the stream was a question in her excited condition.

As she approached the turn Tom, by a special spurt, came up with her flanks.

A few moments more and he was abreast of her.

Then the plucky boy, now thoroughly winded and exhausted by his terrible ride, made a last desperate effort to win out, for he felt that he could no longer sustain the speed he had been going at.

It carried him up to the mare's neck, and, reaching out, he seized the bridle just as the mare left the road and plunged on toward the river bank.

He threw his left leg over the handles and allowed the machine to take care of itself, at the same time he wound his right arm around the mare's neck to support himself, and threw his left arm across the animal's eyes, bending her head down.

This had more effect than anything else in stopping the flight of Queen Bess.

Unable to see, she made frantic efforts to free her head, and not being able to do so, for Tom clung on like grim death, she began to hold back, and finally came to a full stop at the very brink of the river bank, where she stood trembling in every limb and white with sweat.

Tom slipped to the ground, and running around, grabbed the half unconscious girl in his arms and shoved her up on the saddle, where she swayed back and forth, like a reed shaken in a soft wind.

Then he slipped around to the other side and grabbed her again, releasing her foot, which was entangled in the stirrup.

Pulling her toward him, she fell limply into his arms, but still maintained her death-like grip on the mare's mane.

"Save me!" she breathed, letting her head drop on his shoulder.

"You are safe, Miss Nutte," he replied. "Let go your hold on the mane."

She did so, and then with a sigh fainted dead away.

CHAPTER V.

"YOU SHALL HAVE THE THOUSAND DOLLARS."

Tom's legs seemed to give way under him all at once. His brain began to swim and a mist came before his eyes. He had overdone himself, and the reaction had set in.

He staggered a few feet away, sank to the soft sod and fell back unconscious, with Hazel Nutte clasped in his arms.

When Tom recovered his senses he saw Miss Nutte bending over him.

His head was in her lap and she was rubbing his temples and forehead in an effort to bring him to.

For a moment or two he looked into her face in a confused way, as if wondering why he was in that situation, then he remembered the cause of it all and raised himself up, feeling a bit sheepish to think that he had succumbed under the ordeal to which he had been subjected.

"Are you much hurt?" asked the girl, sympathetically.

"I guess not," replied Tom. "I don't know how I came to faint away. I suppose I overdid myself on the bicycle chasing you and the horse. I feel as weak as a cat, but I guess I'll come around in a few minutes. I hope you are all right, Miss Nutte. You and the mare had a narrow escape of going into the river. I barely caught you in time."

"I know it," she replied. "You saved my life, and Queen Bess's, too. I am very, very grateful to you. You are a brave and plucky boy. You rescued me from those two tramps, also. How shall I ever be able to thank you enough?"

"Don't worry about that, Miss Nutte. I am very glad to have been able to render you a service. When I saw the fix you were in I could not do otherwise than try my best to save you. Anybody else would have done the same for you under the circumstances."

"I am sure nobody could have done any better than you did. You had better lie down on the grass. You look very white."

"I guess I will. I feel all knocked up," he said, lying back.

"I will walk Bess up and down while you are resting, for I'm afraid she might catch cold, notwithstanding that it's a warm day. She's as wet as though she'd been in the river."

She went to the horse, which was walking quietly about, and rubbed her down as well as she could with her handkerchief, and then she led her up and down the bank of the river until she was cooled off.

By that time Tom felt pretty good again, and was on his feet.

"I shall never forget what you've done for me as long as I live," said the girl to him, when she rejoined him.

"Neither will my father. What is your name?"

"Tom Trowbridge."

"You live in the village, I suppose?"

"Yes."

"I don't remember having seen you before, though I've been living in the neighborhood of Englewood for two years."

"I suppose not, miss, as I've been working all day in the Englewood Wagon Works for nearly two years. The place is shut down for the summer now, and I'm idle at present. But that will only be for a week, as I have been engaged by Mr. Sandford, owner of the Bay View Hotel, as night clerk, up to September first."

"Well, I'm glad to know you, Mr. Trowbridge. My name is Hazel Nutte. My father is Major Willard Nutte, as you probably know. He is vice-president of the Minneapolis, St. Paul & Sault Ste. Marie Railroad. You must go back

with me to my home, so that my father and mother can thank you for what you did for me."

"I don't think it will be necessary for them to thank me, as you have already done so," replied Tom.

"Oh, they wouldn't be satisfied unless they did. You will go, won't you?"

Tom couldn't refuse.

In fact, the prospect of being awhile in this charming girl's company, and being so favorably regarded by her, was particularly delightful to the boy.

There wasn't a girl in the village who could compare with her in grace and loveliness, and Tom felt proud of the honor of her society for even a limited time.

He looked around for his wheel, and found it some distance away, lying on its side close to the river bank.

He was glad to find that it had not been injured in the least.

"Shall we ride down the river a bit before we go back?" Hazel Nutte said. "It is early in the afternoon yet."

"Anything you say goes with me, Miss Nutte," answered Tom.

He assisted her into the saddle, and mounting his wheel they turned down the river road at a slow gait.

"I should love to go up on that bluff where that farmhouse is, for one could get a fine view of the country from that elevation," said the girl.

"Well, I guess there will be no objection to our going up. A man by the name of Locke lives there with his wife. The place is for sale, as you can see by that sign, but nobody wants it."

"Why not?" replied the major's daughter, in some surprise. "I should think it was a fine, airy spot to live."

"That part of it is all right. People, however, don't buy land around here just to get a fine view of the country. They expect to make a living and something better off the ground. There's no way of doing that on the bluff. It's too stony."

"Then why did this Mr. Locke buy just the bluff when he came here?"

"He didn't. When he purchased the place there was a hundred and fifty acres to it, one hundred of which was good planting ground. He has the reputation of being a shiftless kind of man, for he never worked his farm to much advantage, and gradually got into debt. Finally he had the chance to sell the hundred good acres to his neighbor on the east. The man would have taken the whole farm, but Locke wanted too much for it, and, as the bluff was of no use to the other farmer he made the owner an offer of \$60 an acre for the available land, or above \$10 more than land around here was fetching and Locke sold it to him, and is now living in idleness on the bluff off the money. Within the last year he's had the bluff in the market for \$30, and then \$25, an acre, and lately as low as \$20, which shows that he wants to get away altogether. If I had \$1,000 I'd buy it, for I'd like to get the place badly. But I haven't got a cent, so there's no chance of my getting it."

As he spoke they were slowly ascending the path that led to the top of the bluff, Tom on foot trundling his wheel.

"What would you do with the place if you owned it?" Hazel asked him.

"I'd make a pile of money off it—many times the \$1,000 that Locke wants for it."

"Indeed!" she exclaimed, much interested. "Then why not explain your plans to my father? He will be glad to help you in acknowledgment of the great service you have rendered me."

"There are reasons why I wouldn't like to explain my plans to your father," replied Tom. "I will explain everything to you if you will promise me not to say a word about the matter."

"Of course, I promise," she said.

"Let us stop at this spot while I tell you how, if I owned this bluff, I could make a lot of money."

"Very well," she replied. "Will you help me dismount?" Tom assisted her down.

"To begin with, may I ask you if you know about any plans that your father, in connection with other moneyed men, has with respect to this neighborhood?"

She looked at him in great surprise before answering.

"How did you learn that he had any plans about this place?"

"I will tell you, though I am not sure that you will approve of the way I came to hear about the matter. However, I haven't said a word on the subject to any one, and don't mean to, yourself excepted."

Tom then explained how he had overheard her father talking to a gentleman at the end of the boardwalk in front of the bathhouses belonging to the Bay View Hotel about a week since, and he told her everything he had learned on that occasion.

"I dare say I should not have listened to a conversation not intended for my ears, Miss Nutte, but I was so interested in the matter under discussion that I overlooked the fact that I was not exactly doing the proper thing. I hope you will excuse me for doing so, for I should feel very bad if I suffered in your esteem."

"I owe you too much to think of chiding you for playing the part of a listener," she said, gently. "I am sure no harm will come from it, as I know you will be silent about what you heard. Mother and I are acquainted with father's plans, but it is a great secret. It might embarrass the enterprise if the news received premature circulation."

"You may depend that no one will ever hear a whisper from me."

"I believe you," she said, laying a hand on his arm. "Now tell me in what way does my father's plans affect you with relation to this bluff."

"It will take a considerable quantity of suitable stone to build the dam that is to be constructed across this river. That kind of stone is right here in the bluff. If I owned the bluff I could sell it at a big profit to the contractor whose bid is accepted. It would be to his interest to get possession of it, for otherwise he would have to buy the stone at a distance and pay heavy transportation charges on it. The nearest station at present on the railroad is more than fifteen miles from here, and I doubt if the contemplated branch line will be started before the dam is well under way. Look what it would cost to haul the stone to this spot. Under these circumstances think what the possession of \$1,000 means to me. It would give me a start in life, and that's what I'm looking for."

"Tom Trowbridge, you shall have the thousand dollars," said Hazel, regarding him with an approving smile.

CHAPTER VI.

TOM SECURES THE LOCKE FARM.

If a bomb had exploded under Tom he couldn't have felt more astonished.

He looked at the girl as if he wasn't sure he had heard aright.

"What did you say?" he asked.

"I said you shall have the thousand dollars."

"Will you explain just how I am to get it?"

"I have considerably over a thousand dollars in my own name in the savings department of the Englewood Bank. I will lend you \$1,000 of it for as long a time as you need it, without security. I would give it to you, but I feel that you would not accept it that way. You can pay the thousand back out of your profits. My father need not know anything about the matter, and it will not be necessary for you to explain to him that you know anything about his plans. It is better that way, for, though he would not censure you for the way in which the knowledge of his enterprise came into your possession, still he might not like it, and I want you to stand well with him. I can see that you are smart and ambitious, and are bound to get ahead, so I want to do what little I can to make an opening for you. My gratitude alone would induce me to do that, but I may say quite frankly that I like you independent of the service you have done for me. So you will take the money, will you not?"

"As much as I want that money, and as much as it would do for me, I do not know if I ought to take advantage of your generosity, Miss Nutte. It almost looks like a kind of pay for saving your life."

"You are quite wrong. I am only lending you the money. It is merely a small favor on my part, and I should feel hurt if you refused to accept it."

"Then I will take it, and I thank you for the favor with all my heart. You are perhaps doing more for me than you think. To get immediate possession of this bluff I look upon as the chance of my life. You are putting that chance in my hands. It is not impossible but you may be responsible for whatever success in life comes to me. If so, I shall in the future have cause to remember you with the deepest gratitude."

"The gratitude will always be on my side, Tom Trowbridge. Think what must have been my fate if Bess had carried me into the river, with my foot entangled in her stirrup. I should have been drowned before she could have found a spot to get on the bank again. Can either of us doubt for a moment that you saved my life?"

"Well, I'm glad I did. I'd risk my life any day to save you from peril. That's all I can say, except that I like you and hope we shall always be good friends."

"I'm sure we shall," she said, earnestly. "At least it won't be my fault if we are not."

"Nor mine," replied Tom.

"We will go back now," said Hazel.

"You won't go to the top of the bluff, then?"

"No, I will wait until the property is yours."

They walked back to the road, then, after helping Hazel into the saddle, Tom got on his wheel and they started off in the direction of Englewood at a rapid clip.

They saw no sign of the two tramps on the way back, and in due time reached the Nutte mansion.

Major Nutte and his wife were sitting on the veranda when Hazel and Tom entered the grounds.

The girl introduced Tom to her parents, and then described her adventure with the tramps, which led to the mare becoming frightened and running away with her.

She told how Tom had come to her rescue, and how he had given chase on his wheel when Queen Bess ran away, and had saved her and the mare from a plunge in the river which would probably have been fatal to both.

The major and his wife were astonished and concerned at the narrow escape she had had, and they could not sufficiently express their gratitude to the brave boy.

They prevailed on Tom to remain to tea, and after the meal Major Nutte took him into his library and asked him how he could be of service to him.

Tom thanked him for the offer, and said that at present the major could do nothing for him.

"Well, my boy, I shall not be satisfied until I have given you some substantial evidence of my appreciation of your gallant services to my daughter," said the rich man. "Remember that I can push you ahead in the world. A friend at court is a good thing to have, and I shall always be that to you if you will permit me to help you."

"I am much obliged to you, Major Nutte; but it is my ambition to get on without any one's help, except when circumstances make it necessary for me to ask a favor."

"Whenever you want a favor of me you have only to ask it, and it will be granted at once," replied the major, who rather admired the boy's independent spirit.

Hazel accompanied Tom to the gate, and it was arranged between them that she was to meet him next morning about ten o'clock at his aunt's cottage, when she would go to the bank and draw \$100, which was all he said that he would require at present to pay down on the contract for the purchase of the Locke property.

The deal would have to be put through in his aunt's name, since the law did not permit a minor to hold real property in his own name.

When he got home Tom told his aunt about his stirring experiences that afternoon and how he had made the acquaintance of Hazel Nutte and her parents.

Then he told her that the young lady was going to lend him \$1,000 with which to purchase the Locke Farm.

"Why, what do you want with that place, Tom?" asked his aunt, in astonishment.

"Oh, I've a scheme in view that will probably put every cent of \$10,000 in my pocket in a short time."

"Why, I've heard people say that the Locke Farm is hardly worth paying taxes on."

"The people who said that don't know what they're talking about."

"I wish you would explain to me how you expect to make so much money out of such an apparently worthless bit of ground."

"I can't explain it now, aunt. I am bound in honor not to say a word about the matter to any one. What I want you to do is to go out to the Locke place with me and arrange for the purchase of the bluff. I'll get \$100 to-morrow morning for you to pay down to bind the bargain. The balance will be forthcoming when the deeds are ready."

Then you will hold the property in your name for me. You'll do this to oblige me, won't you, auntie?"

"I'll do anything in the world to oblige you, Tom."

"I knew you would, aunty, dear," he said, kissing her.

Next morning Tom went down to take a look at the flatboat, and found that Mike Dooley had applied the second coat of white paint in good shape, and that the boat made quite a presentable appearance.

He deferred putting in the pole until he had attended to his property business.

At ten o'clock he was back at the cottage waiting for Hazel to put in her appearance.

She arrived soon after, and Tom introduced her to his aunt, who was quite taken with her good looks and lady-like ways.

After a short visit she and Tom went to the bank together, and he got the \$100.

As soon as dinner was over, Tom borrowed a horse and buggy and drove his aunt out to the Locke Farm.

When Tom stated the object of their call, Andrew Locke was ready to do business.

A new and unexpected difficulty, however, presented itself.

Locke wanted an additional \$500 for the farmhouse.

Tom made a strenuous objection to this, and told him he could move the house off if he wanted to.

Locke said he wasn't going to move anything but his personal property, and refused to make any deal that did not include the house at \$500 extra.

Of course the boy wasn't going to let the \$500 stand in his way of getting the property, for he would manage to raise it some way when the time came to close the deal, so Locke accepted the \$100 deposit and agreed to come to the village next morning and sign the contract.

This he did, and Tom hired one of the two village lawyers to have the fifty acres surveyed, Locke's title to the ground passed upon, and a deed transferring the rocky farm in a legal way to his aunt.

A few days later he called on Hazel Nutte, told her he had bought the property, and then explained how he would require another \$500 to pay for the farmhouse.

She agreed to loan him the additional sum, and the boy returned home perfectly satisfied that his start in life was now assured.

CHAPTER VII.

TOM'S NEW SCHEME.

On the following Wednesday the Bay View Hotel opened with three guests, and Tom went to work that night.

The Englewood Beach Hotel also threw open its doors, and every day thereafter more guests arrived, most of them permanent for the season.

Both houses were crowded and everything in full swing by the Fourth of July.

A few days before that Mike Dooley put the flatboat in commission, and the summer visitors who preferred to walk over to North Beach to taking the trolley patronized this unique mode of conveyance across the creek.

Mike's ferryboat was soon known to everybody at both beaches, and many walked to the creek just for the fun of being poled across the short stretch of water.

Although he had a sign on the boat stating that his remuneration was a penny each way, he got more nickels than coppers, and sometimes he got ten cents, and occasionally a quarter from those liberally disposed.

Consequently the trolley people gained nothing by their shabby trick.

Deacon Fitch, as soon as the facts were reported to him, sent a couple of his men to put Mike out of business.

The men happened to appear at a time when a number of the summer visitors were waiting to be taken across the creek, and Mike appealed to them for protection.

Several strapping college lads seized the enemy and ducked them in the stream, and that put a temporary end to the raid.

Tom, being notified of the action of the trolley company, attended a meeting of the Town Council of Englewood and secured Mike a permit to continue the business, explaining that Mike was a poor boy who needed the money.

Finding that the trolley company was getting disliked for its meanness, the deacon ordered the bridge restored to its former shape.

This action on his part, however, did not break up the ferry, as by this time all the visitors had learned that Mike was the son of a poor widow who needed financial help, and continued to do as much business as before.

About the middle of July the deed conveying the Locke Farm to Mrs. Mary Dean, Tom's aunt, was signed, and the fact that the rocky bluff had passed into her possession was duly chronicled in the Englewood "News," and created considerable speculation among the villagers, who had the idea that the Locke property was a quince.

People wondered what Mrs. Dean proposed to do with her purchase.

Others, who had been under the impression that Tom's relative was not very well off, were curious to learn where she had gotten the \$1,500 to pay for the place.

The general idea was that she had come into a legacy.

Tom was quizzed on the subject, but had nothing to say.

The Lockes carted their household goods away and then Tom induced Mrs. Dooley to go out there and take charge of the house.

Of course Mike had to accompany her, and that put the creek ferry out of business, much to Deacon Fitch's satisfaction.

After deducting the expenses of the enterprise out of the share of the receipts that Mike had faithfully turned over each day to Tom, the latter had a balance of \$6, which he presented to the Widow Dooley.

Tom had bought Locke's cow and his small stock of poultry, and the widow and her son had the benefit of these in addition to free rent.

Mike got work on the adjacent farm, and his mother secured quite a bit of washing to take home, so that three or four days a week there was always a display of clothes on the lines on the top of the bluff.

About the first of August the plans of the syndicate which was going to improve that section were completed, and the news was permitted to get out.

The Englewood "News" printed a column about Major Nutte's enterprise, and the facts created not a little excitement in the village and neighborhood.

The farmers whose property adjoined, or was not far

from the site of the projected factories and the new village which the starting of the industries would cause to spring into existence, began to hug themselves with satisfaction.

The mere publication of the project made their properties more valuable, and in due time the facilities offered by the branch railroad, which would run to Englewood, for sending their produce to market was bound to bring an added income to their pockets.

No one, however, as yet suspected that the new owner of the bluff would benefit to any great extent by the new condition of things, unless possibly it was covered with homes for the workmen who would in time come to work in the factories.

But it would cost money to build houses, and houses had to be built before they could be rented.

Possibly Major Nutte might buy the bluff at an advance on the price paid to Locke, the gossips argued, and in that way Mrs. Dean might be able to double her investment.

Tom, in getting possession of the bluff, had thought of nothing but the profit to come out of the stone that would be needed to build the dam.

It was about this time that another advantage occurred to him.

He and Hazel, with whom he was now pretty thick, went out to the bluff one afternoon for a ride in the girl's pony phaeton.

As they were slowly mounting the path to the farmhouse, Tom said:

"Say, Hazel," he called her by her first name now, and she called him Tom, "I see another chance to get additional profit out of this property, with your father's backing; and he promised to do me a favor any time I asked it."

"What is it, Tom?" asked the girl, in an interested tone.

"Why, when this rock has all been cut away and used up it will leave me with a flat piece of ground on my hands. What's the matter with having a couple of streets laid out through it and making it an addition to the village? With the profits I expect to realize out of the rock I can build a number of small cottages and rent them at a rate which will induce people to take them. That will largely raise the value of the whole fifty acres. It will enable me to mortgage it for enough more money to build additional houses. Then I can mortgage those for enough to build a few more. By that means I ought to be able to become quite an extensive landlord. What do you think of the idea?"

"It is just splendid! Papa will lend you all the money you'll need, for he'll have security for it. Then, if you should for any reason ever get into temporary financial difficulties he will carry you over. He's very anxious to help you in some way. I heard him tell mother so the other day. He feels under such great obligations to you for saving my life that he wants to give you some substantial evidence of his gratitude."

"Well, the only substantial evidence of his gratitude I will accept will be the advantage of his influence in connection with this new plan of mine. I should be glad to borrow of him the money necessary to push it on a big scale. Every speculator has to borrow money to carry out an extensive enterprise. If your father has confidence enough in me to put up the coin it must be on the same business basis as I would have to make with a stranger, for I mean

to work out my own fortune. He shall have the same interest from me he would exact from anybody else proposing a similar scheme. I intend to do business on business principles. It is the only way to feel thoroughly independent. There's a big fortune in this property for me if I'm smart enough to dig it out, and I don't mean to let any grass grow under my feet in the effort to make a grand success of the enterprise."

"I am satisfied you will succeed, Tom," replied Hazel, confidently. "Papa says you have the right stuff in you, and I knew you had from the day we first met."

"You are very kind to encourage me, Hazel," said Tom, with a look of appreciation.

"Why, I'm only telling you the truth. Some day you'll be rich."

"I hope so. Not because I'm in love with money itself, but because of the advantages it brings a person. There is another reason, too, why I want to be rich."

"What is it?"

"That's a secret I don't dare tell even to you."

Hazel looked at him a moment, and then said:

"This is some new business project you are thinking about?"

"No. It is something more important to me even than that?"

"Something more important?" she said, in a puzzled tone.

"Yes. It is a dream, and yet I am sure the whole happiness of my life will depend on whether it can ever be realized or not."

"It must be very, very important."

"It is. The prize I would win is the most precious thing in all the world."

"And you can't tell me what it is?"

"Some day I hope I may be able to do so, but if I told you now," he added, with a strange, wistful expression, "you would think me presumptuous."

"Presumptuous!" she said. "In what way?"

"That's my secret. We are good friends now. I don't want anything to come between us that would make us less so."

"You would have to do something very, very bad to make me think less of you, Tom," Hazel replied, earnestly. "And I am certain you never will be guilty of an act which you would regret."

"I should hope not. The secret I am speaking about isn't anything I am ashamed to tell you, but it's something I'm afraid to tell you."

"Afraid to tell me?" she replied, in surprise.

"That's the size of it."

"Why are you afraid to tell me anything that you're not ashamed of?"

"Oh, because—it might not exactly please you."

"How can you tell that?"

"I can't tell; but I don't like to take the chances."

"You ridiculous boy! Come, now, tell me what this big secret is. I am curious to know," she said, coaxingly.

They had reached the top of the bluff by this time, and Tom had driven the pony under a tree that shaded the front door of the house.

"No," he answered. "I'll tell you some day, perhaps, but not now."

He jumped out of the phaeton and tied the pony to the tree.

Then he held out his hand to her, and she sprang lightly to the ground.

"I don't see any sign of Mrs. Dooley around," he said. "She may have gone to deliver some wash."

He tried the knob of the back door.

It was not locked.

"Mrs. Dooley is somewhere around the house, after all," he said. "We'll walk in and surprise her."

They entered the kitchen and shut the door.

Hazel sat down and Tom opened the door leading into a passage which connected the front with the back of the house.

Instantly two rough-looking men sprang out and seized the boy.

They were the two tramps who had held up Hazel that afternoon six weeks before.

CHAPTER VIII.

WHAT HAPPENED IN THE HOUSE ON THE BLUFF.

Tom, taken by surprise, was an easy victim.

He put up a struggle, of course, but it amounted to very little against the two ruffians.

Hazel sprang up with a low scream.

She was a plucky little girl, and had no idea either of fainting or running away and leaving her escort in a bad pickle.

Her eyes lighted on a broom.

She seized it and attacked the nearest rascal with such vigor that he had to let go of Tom to defend himself.

He grabbed the broom-handle and wrenched it away from her, then he caught her by the wrist with one hand, forced her into a chair and put his other hand over her mouth.

While he was doing this the other tramp threw Tom on the floor and sat on him.

"You're the chap who butted in that day on the road," gritted the ruffian. "You slugged me in the jaw and nearly broke my face. I reckon I'll fix ye now for that."

"If you do anything to us you'll land in the county jail pretty quick," replied Tom, stoutly.

"We'll take the chances of that," replied the man, with an ugly laugh. "Tie and gag that girl, Bill," he added to his companion, "so she can't do nothin', and then lend me a hand with this young rooster."

The man Bill took a towel from the table, wound it around Hazel's mouth and tied it at the back of her head.

Then he secured her to the chair with some cord he took from his pocket.

The girl being now helpless, the rascal helped himself to the chatelaine watch she wore on the bosom of her gown, took the diamond drops out of her ears, and the expensive ring from one of her fingers.

He slipped his plunder in his pocket and then went over to help his companion tie up Tom Trowbridge.

"I owe you somethin' myself for that crack you gave me on the nut," said the rascal named Bill, "and I always pay my debts, don't I, Dan?"

"I reckon you do," replied his associate.

"We both owe him somethin'," continued Bill. "What'll we do? Chuck him off the bluff?"

"It's none too good for him, but it doesn't pay to run chances of gettin' your neck stretched," returned Dan. "We don't want to kill him."

"We'll leave him till we finish goin' through the house, then we'll attend to his case," said Bill. "Lock that door so if anybody comes they can't get in."

Dan locked and bolted the door, and then the two rascals left the room through the passage.

Tom sat up and looked at Hazel, and the girl looked at him.

Neither could speak on account of the gags.

The boy's hands were tied behind his back and his ankles were also secured together.

Although comparatively helpless, he did not despair on that account.

He looked around the room and put his ready wits to work.

On the table in the center of the room were a plate, a cup and saucer and a knife and fork, just as Mrs. Dooley had left them after eating her dinner.

She had evidently gone away in a hurry.

Tom saw the handle of the knife projecting over the edge of the table, and the sight of it put an idea into his head.

He dragged himself over to the table, then got on his knees, and then on his feet.

Turning his back to the table, he felt along the edge with his bound hands till he was able to grab the handle of the knife in his fingers.

Then he proceeded to hop toward Hazel in the same way that participants in a sack-race try to cover ground.

It took some little skill to maintain his balance, but he succeeded.

When he reached the girl he looked at the way she was bound to the chair.

If the rascals did not reappear too soon he believed he could free Hazel, and then it would be an easy matter for her to release him from the cord.

Grabbing the blade of the knife firmly between his fingers with the edge out, he applied it to one of the cords.

It took him but a few moments to cut the cord through.

Hazel, who easily understood what he was about, pulled her right hand free and tore the towel from her mouth.

"Give me the knife, Tom, and I will cut you loose."

Tom worked around so she could take the knife and use it on his cords.

In less than a minute his hands were free.

"You're a brick, Hazel," he said, after getting rid of the gag. "I'll do the rest."

It was but the work of a moment to cut the cord about his ankles, then he released the girl from the chair.

Going to the open passage door, he listened.

The two men were rummaging about upstairs with poor luck, as Mrs. Dooley's possessions were not very valuable.

Tom then shot back the bolt on the outer door and unlocked it.

"Do you think they can catch us before we can get away in the phaeton?" she asked him. "We can't drive fast down the bluff."

"Are you willing to take a chance with me?" he asked her.

"What do you mean?"

"You're a plucky little girl. I'd like to capture those tramps and turn them over to the authorities. Remember the chap who bound you has all your valuables."

"Oh, dear; that would be too dangerous for us to attempt," she remonstrated.

"I'm not sure of that. If they are not captured they may lay for us the next time we come out here, and we come frequently, you know, of an afternoon, for they seem to be revengeful rascals."

"What are you thinking of doing?"

"There's a club yonder that I'll use. You can take that rolling-pin, which is weighty enough to crack a man's skull. We'll lay for them when they come back to this room, and take them by surprise. I'll guarantee to knock one of them out at the first blow, and you ought to make the other chap sick till I can jump in and settle him. Then we'll tie them up the way they served me. Mrs. Dooley ought to be back soon, and she'll take care of them till I send the constables out to take charge of them."

It was a daring thing to do, and Hazel was rather nervous about attempting it, but finally, like the brave little girl she was, she agreed to help Tom.

"You take the second one," whispered Tom, as they took up their positions on either side of the passage door.

Presently they heard the two ruffians coming downstairs. They were in bad humor because they had picked up nothing of value in the house.

"We'll pickle that young monkey now," Tom heard the man Dan say. "We'll tie him to one of the trees outside and welt the life half out of him."

"You will—I don't think," chuckled Tom. "Not unless your head is much harder than this club."

The men shuffled along toward the kitchen.

Dan entered the room first, and no sooner had he crossed the threshold of the door than Tom felled him to the floor.

He went down like an ox and lay there motionless.

The man Bill halted in stupefied surprise, only to face a heavy rolling-pin that hurtled through the air and hit him a whack in the upper part of the chest that staggered him.

Before he could recover his wits Tom settled his hash with a tap that made him see so many stars that he concluded to go to sleep.

"Hurrah!" shouted Tom. "We've got them dead to rights. Now I'll secure them."

There was cord aplenty to do that with, and when the rascals recovered their senses they found themselves helpless.

By that time Hazel had her watch, and ring, and earrings on again, just as if they had never left her.

As the rascals had not been gagged they began to say things that caused the girl to open the kitchen door and step outside.

They swore at Tom and threatened all kinds of trouble for him.

"You might as well save your breath, both of you. You're slated for the county jail, and I'll bet Major Nutte will make it hot for you for the indignities you offered his daughter."

At that moment Tom heard Hazel talking to someone outside, and soon after, the girl re-entered the house with Mrs. Dooley.

Mrs. Dooley was an Irish lady who never looked for a scrap, but could hold her end up if a row was forced upon her.

"So thim are the blackguards who assaulted you and the young lady," she said to Tom, as she looked on the bound ruffians. "Sure, it's sorry I am I was away whin they came here, or I'd have made thim look two ways for Sunday, faith, I would. Ye have got thim nicely trussed up, like a pair of pigs in a poke, so ye have. And what do ye intend to be afther doin' with thim?"

"I want you to see that they don't get away from here till I can send the constables after them in a wagon."

"Get away, is it? I'd like to see them," replied the Irish woman. "Sure, I could kape watch on thim with one eye, so I could."

"You won't mind the trouble, will you, Mrs. Dooley?" said Tom.

"Trouble, faith! Sure, it's no trouble at all. I'll see thot they're here whin the polacemin come."

"Thank you, Mrs. Dooley. Then Miss Nutte and I will lose no time getting back."

Tom took Hazel by the arm and led her to the phaeton. Assisting her in, he untied the pony, and getting in himself proceeded to drive down the road.

They were soon spinning up the road toward her home.

He left her at her gate and went on in the vehicle to the office of the head constable in Englewood.

The guardian of the peace was on hand and heard Tom's story.

Then he lost no time in getting his rig in readiness for the trip to the bluff, while Tom drove back to Major Nutte's.

The major was as mad as a hornet over the treatment Hazel had been subjected to by the tramps, and he said he would see they got all that was coming to them.

Tom remained to supper, as he often did these days, and then mounting his wheel drove to the hotel, where his duties began at eight o'clock.

CHAPTER IX.

FRANK FLEETWOOD, CIVIL ENGINEER.

The head constable and one of his deputies went out to the bluff and brought the two tramps back to Englewood with them.

They spent the night in the village lock-up, and next morning were arraigned for examination before the justice.

Tom and Hazel were present to press the charge against them, and Major Nutte was on hand to see that they were remanded for trial.

The justice's office overflowed with spectators drawn there out of curiosity.

The ruffians having pleaded "not guilty," Tom went to the witness chair and told his story.

His testimony was corroborated by Hazel.

One of the rascals endeavored to make light of their offense, but no one believed his excuses.

The justice held them for trial, and that afternoon they were taken to Preston, the county seat, where they were put in jail to await the next term of the Circuit Court.

It was about this time that an advertisement appeared in several of the more important Chicago newspapers asking

bids for the construction of a dam across the Ste. Marie River.

Specifications were to be seen at the company's office in Sault Ste. Marie, and bids, accompanied by a certified check for \$20,000, had to be submitted on or before September 1.

A week later Tom and Hazel made another visit to the bluff.

This time the girl rode Queen Bess and Tom went on his wheel.

They found several men making measurements, and doing a lot of figuring, in the immediate vicinity of the new dam site.

They had a printed copy of the specifications and several blueprints with them.

"I guess that crowd consists of a contractor and his assistants getting the necessary data for a bid on the new dam," said Tom, pointing towards the group.

"Yes. Papa said this morning that a young man from Chicago would be up here to-day with some other men to figure on a contract price for building the dam," replied Hazel.

"And there will be others later, for it is a job worth bidding on."

Tom and the girl went to the top of the bluff as usual and sat down under the shade of a tree near the edge facing the river.

They talked together in a chummy way and watched the movements of the men near the dam site.

Hazel had forgotten all about that secret she was so eager to learn at the time Tom spoke about it, and the boy was glad that she did not take it up again.

Tom was always very happy when in Hazel's society, and she seemed equally contented to be with him.

Their friendship grew stronger every time they came together, and there was no doubt that Hazel greatly admired the stalwart, good-looking and manly boy who had saved her life.

As for Tom, he had reached the conclusion that the girl was absolutely necessary to his future happiness, and he made up his mind to win her love if he could.

While the well-matched pair were enjoying their tete-a-tete under the tree the men finished their work and piled their surveying instruments and other apparatus into a light wagon and prepared to leave the spot.

One of them, who seemed to be in charge of the party, walked ahead as far as the bluff and began to examine its face with a look of interest.

He climbed up here and there and looked at the rock, breaking off pieces, and, after studying their composition, put them in his pocket.

Tom watched the young man with a satisfied smile.

He was satisfied that he would hunt up the owner of the bluff and try to see if he could buy it.

Other contractors would probably do the same, so that his aunt might expect more than one flattering offer for the property.

There wasn't the least doubt that the man controlling the bluff could easily underbid his competitors and secure the contract for building the dam.

At length the young man walked up on top of the bluff and knocked at the door of the house.

Mrs. Dooley answered the summons.

"I beg your pardon, madam, but may I ask who is the owner of this property?" he inquired, politely.

"Mrs. Mary Dean."

"Does she live here?"

"No, sir. Sure, she lives in Englewood, on Madison Strate. Her nephew, Tom Trowbridge, is sated under that tree yonder with a young lady. Faith, he can till ye all about the place, sor."

So the young man went over to interview Tom.

"Are you Tom Trowbridge?" he asked.

"That's my name," replied the boy, getting up.

"Your aunt, Mrs. Dean, owns this property, I understand?"

"She does," replied Tom.

"Has she ever had any idea of selling it?"

"No, sir."

"How many acres does she own?"

"Only the bluff, about fifty acres."

"It does not seem to be adapted for growing anything."

"Poultry is about the only thing grown here."

"Do you think your aunt would consider an offer for the property?"

"No, for the bluff really belongs to me."

"Indeed. Then perhaps it cannot be disposed of until you come of age. Is that the way the matter stands?" asked the young man, looking disappointed.

"Not exactly. But I can positively say that the bluff is not for sale. Are you a contractor?"

"No, I am a civil engineer. My name is Frank Fleetwood. I intend to put a bid in for the new dam same as any contractor. If I am successful in securing the job I will then be a full-fledged contractor as a matter of course."

The young man, who was good-looking and gentlemanly, spoke frankly, and Tom took a liking for him on the spot.

"Why do you want to buy this property?" he asked.

Fleetwood hesitated, as if he didn't want to admit what he was after.

"Isn't it because this bluff would furnish you with the stone you would need to build the dam?" went on Tom.

"Yes. That's my reason for wishing to buy the place. But if I can't purchase it I take it for granted that no other contractor will be able to do so either."

"That's correct. I control this bluff. My purpose is to sell the stone to the successful bidder at a price lower than he can bring similar rock to this place. If you want to make an offer on those lines I will consider it."

"You would have to employ a gang of men to blast the rock out in a proper way. Why not let me make you an offer for the property as it stands?"

"Because I have use for it after the bluff shall have been cut away."

"Then you expect to blast the stone out and sell it to the man who builds the dam?" said Fleetwood.

"That's it, exactly."

"Then I will make you an offer for the rock per ton. Where shall I send you a letter?"

"You can send it care of the Bay View Hotel. I am night clerk at that house."

"Indeed! I am going to stop there for a day or two, and will therefore have an opportunity for seeing you again, Mr. Trowbridge."

"Very well," replied Tom. "I shall be pleased to meet you again."

Fleetwood bowed and turned away to retrace his steps to the road below, where his wagon was waiting, while Tom rejoined Hazel under the tree.

CHAPTER X.

TOM MAKES A PROPOSITION.

While Tom was on his way from the cottage to the hotel that evening, his mind filled with visions of the anticipated profit he expected to get out of the stone that composed the bulk of the bluff, a new idea suddenly occurred to him.

A brilliant idea it was, too, and the very nerve of it almost took his breath away.

The scheme he thought of was this:

Instead of selling the stone even at a big profit, why not try to get a half interest in the contract to build the dam?

If he combined with the young engineer the latter would be in a position to put in a lower bid than any other contractor could possibly do and make a profit on the job.

Then the contract was bound to be awarded to the firm of Fleetwood & Trowbridge.

Fleetwood would look after the engineering part of the work while the junior partner would superintend the quarry end.

Tom was so taken with the plan that he determined to speak with Frank Fleetwood that evening on the subject if the opportunity offered.

If the young engineer considered the proposal in a favorable light he would make an appointment with him on the following afternoon to go into the details.

He saw Fleetwood on the broad veranda talking to another guest when he entered the hotel, but the young engineer did not enter the rotunda where the office was until half-past ten, when he stepped up to the desk to get the key of his room.

"Glad to see you again, Trowbridge," he said, with a cheerful smile. "I will trouble you for the key of No. 61."

"Certainly," replied Tom, reaching for the pigeon-hole where it reposed. "By the way, have you a moment or two to spare, Mr. Fleetwood?"

"Why not? I was just going to bed, and it makes no difference to me when I go."

"Well, I've a proposition to make you with reference to the dam that you are intending to submit a bid for," began Tom.

"You mean about the stone for building the dam."

"I mean about the whole thing. You may think me rather cheeky, but I can't help it. I'm out to do business on the most profitable basis."

"Well, what is your proposition?" smiled the young engineer.

"Leaving the matter of the stone at the bluff out of your calculations altogether, what chance do you think you will stand of getting the dam contract?"

"That would be hard to say. The lowest responsible bid will, of course, scoop the job. I have superintended a number of big contracts in the interests of other people, chiefly for Sherlock & Mosby, with whom I've been employed for several years. Recently I had a break with the firm and am trying to branch out as a contractor for myself. While

I consider myself perfectly competent to make out a bid and carry the contract through to a successful conclusion if I should get it, still there are many things I'm up against. Sherlock & Mosby, I understand, are going to put in a bid on the dam, and I expect to see Sherlock and an engineer up here to-morrow to look the ground over. The firm has been in the contracting business over twenty years, and owing to their facilities will probably be able to figure closer than I can if I cannot get your stone at a price that will enable me to make an exceptionally low bid. I might as well admit to you right now, for I have figured the matter out since I talked with you on the bluff, and have come to the conclusion that unless you are willing to help me out a little I will be out of it."

"Suppose all you had to do was to consider the cost of quarrying the stone out of the bluff, how would that affect your bid?" asked Tom.

"Why, I could easily underbid Sherlock & Mosby, or any other contractor," replied Fleetwood, "because I'd have the material on the spot. That would make a mighty big difference. To bring the stone required for the work from the nearest quarry, as I have been figuring on, will cost a whole lot of money. The man who can get his stone from your bluff will control the situation."

"That's the way I look at it. As the case stands now, every contractor who comes down here to estimate on the dam will consider the bluff as an important factor in the case, and I shall get offers from them all for the ground. Under no consideration will I part with the property, though I am prepared to dispose of the rock above a certain level, which would be all any contractor would care for. Now, my proposition is this: That we go into partnership as contractors—you to furnish the expert experience and I to furnish the stone in the bluff as it stands. The partnership can be limited to this one job, or it can be extended to take in the other improvements on which bids will subsequently be asked."

"What are the other improvements?"

Tom told him about the factories and the homes for the workingmen that were to be put up.

Fleetwood looked at Tom in surprise.

"That would be a mighty big contract to tackle. It looks like a million-dollar job."

"I have no doubt it would cost close on to that sum."

"And you are actually taking that into consideration in proposing this partnership?"

"I am. I am out for everything in sight."

"The firm bidding on that work would probably be required to furnish a bond or the cash for ten per cent. of the estimated cost."

"You could leave that part of the matter to me, Mr. Fleetwood," replied Tom, coolly. "However, I don't wish to discuss other issues just now. The only question before us at present is—will you take me into partnership on the dam? If you agree, I will guarantee that we get the job at a good profit. I may as well tell you that I have considerable influence in a very important quarter. Major Nutte, the president and general manager of the Ste. Marie River Corporation, is a friend of mine, and is just aching to do me a favor. If it was the question between our bid and that of another firm equally low, his vote would be cast with the side in which I was interested. So, you see,

it will not be necessary to put in an exceptionally low bid to get the contract, but one which the possession of the bluff will enable you to draw up with the certainty of being lower than that of any contractor who will have to figure on getting the stone from a distance. Now you have my plan in a nutshell. Sleep on it and let me have your answer to-morrow. Call on me at my aunt's cottage any time after one o'clock. It's on Madison Street in the village, and anybody will direct you to Mrs. Dean's."

"Upon my word, Trowbridge, your proposition has astonished me," replied the young engineer. "I have never met such a business-like young fellow of your years. There are features about your offer that entitle it to my earnest consideration, and that it shall have. I am bound to say that I have taken a great fancy to you personally. There is something about you that attracts me. I may as well say right now that I look upon your proposal with favor. I will meet you to-morrow and we will talk the matter over. Then I should like to take the boss stone-mason I brought with me out to the bluff and examine the ground as thoroughly as possible."

"All right," replied Tom. "I think you will find that it will be greatly to your advantage to go into this deal with me. Just as it will be to my advantage to be connected with you, since you have the experience which I lack. It will make a whole lot of difference to us both if we don't come together, but in any case I shall make a good thing out of the bluff, and a small fortune afterward out of the ground which, through my pull with the major, will become part of the village."

"You seem to be an uncommonly smart young man," replied Fleetwood, "and if I take a partner that's the kind of person I want with me. Well, good-night. I will meet you to-morrow at one o'clock at your home and we will go all over the matter. I have an idea that we will hitch if the prospects are really as rosy as I imagine they will prove to be after a thorough sifting of all the conditions of the case."

CHAPTER XI.

TOM RECEIVES A FLATTERING OFFER FOR THE BLUFF.

Frank Fleetwood called on Tom next day at one o'clock, and they had a long and earnest conversation on the matter of the partnership and the construction of the dam.

At three o'clock they rode out to the bluff on the wagon with the boss mason, and the party spent some time going over the ground and examining the limestone outcroppings.

Another contractor, with two assistants, was making notes at the dam site, and Fleetwood recognized the gentleman, who was expensively dressed, as Job Sherlock, head of the contracting firm of Sherlock & Mosby, of Chicago.

While Tom and his companions were inspecting the bluff Mr. Sherlock took note of their presence on the scene and walked down to see what they were doing.

He had incidentally noticed the rocky eminence when he first came out there, and intended to have a look at it.

"Hello, Fleetwood," he said, rather gruffly, when he came up, "what are you doing out here?"

"Looking this bluff over, Mr. Sherlock," replied the young engineer, politely.

"Who does the property belong to?"

"It belongs to a Mrs. Dean."

"She lives in that house up there, I suppose?"

"No, sir. She resides in Englewood."

"Ah, just so."

Mr. Sherlock said no more for awhile, but busied himself examining the indications of the presence of limestone all along the bluff.

Finally he rejoined Tom and his party.

"Look here, Fleetwood, are you working in the interests of some contractor contemplating putting in a bid for that dam?"

"Just at present I'm looking after the interests of the new firm of Fleetwood & Trowbridge."

"Indeed!" replied Mr. Sherlock, with a tinge of sarcasm in his tones. "Civil engineers, I presume?"

"And contractors," added Fleetwood, with a smile.

"Humph! You are down here to estimate on the dam, I take it?"

"That is my mission."

Mr. Sherlock grinned.

"What chance do you expect to stand against our firm?" he asked, aggressively.

"That will be seen when the bids are opened on September 1."

"You are figuring on using this rock, maybe, if you are so fortunate as to land the contract?" continued Mr. Sherlock, in an unpleasant voice, for he saw the possibilities that lay in the bluff, and mentally determined to try and get his own hooks in by outbidding Fleetwood for the property.

"I was merely looking the bluff over to see whether the material for building the dam could be got out of it," replied Fleetwood.

"Just so," replied Mr. Sherlock, rubbing his chin.

The young engineer knew what that action meant, for he had seen Sherlock do it time and again when he was annoyed and meditated some sharp move.

Fleetwood, however, was not worried, for he knew he had a cinch on the bluff.

Although he and Trowbridge were not yet actually partners, they had come to an arrangement which needed only the drawing up of the papers to make the firm a legal one.

Mr. Sherlock accompanied them over the bluff and took mental notes of all he saw.

He was satisfied that he must buy the bluff if it was to be gotten at a fair price.

At any rate, he was determined that no other contractor should get ahead of him in the matter.

While Tom, Fleetwood and the mason sat down under one of the trees at the summit of the bluff, Mr. Sherlock returned to his companions.

Shortly afterward he and his assistants got into his automobile and started for Englewood.

"Sherlock is going to hunt your aunt up and make her an offer for the bluff," said Fleetwood, as the three watched the Sherlock party disappear up the road.

"I'm afraid he's only wasting his time," grinned Tom. "Fleetwood & Trowbridge are going to use this rock when the firm gets the contract to build the dam."

The party remained half an hour longer on the bluff and then returned to the village.

After putting the wagon up at the stable, Fleetwood and the mason went on to the hotel, while Tom returned home.

"There was a gentleman here about an hour ago who is very anxious to buy the bluff," said his aunt. "He offered me \$3,000 for it."

"Said his name was Sherlock, didn't he?" said Tom, quietly.

"Why, yes; that's the name he gave me. You have seen him, then?"

"I met him out at the bluff, but was not introduced to him."

"I told him that you were the one who had all the say about the bluff. That while the property was in my name it was really yours. Then he said he would be here early this evening to talk with you about it."

"If he doesn't call before half-past seven he won't see me. If he calls later you can tell him that the bluff is not for sale at any price."

Mr. Sherlock called, however, at a few minutes after seven.

He was surprised, and perhaps a little disconcerted, to recognize Tom as the boy he had that afternoon seen in company with Fleetwood at the bluff.

"My name is Sherlock," he said, brusquely. "I have called to see if I can make a deal with you for the purchase of the bluff by the river."

"The bluff is not for sale," replied Tom, politely.

"I am willing to pay you \$3,000 for it. That's twice as much as it's worth to anybody but me," said the contractor, paying no attention to his answer.

"No, sir. I wouldn't take \$3,000 for it."

"Then I'll make you another proposition. I'll give you that for the privilege of taking out all the stone I may need in the building of the dam."

"Are you sure of getting the contract for building it?" asked Tom, with a slight smile.

"I am willing to take the chances of getting it. I will pay you \$1,000 down on account of the stone privilege," went on Mr. Sherlock. "The balance to be paid on September 15."

Tom, however, declined his offer.

"May I ask how you expect to do any better, young man?" asked the contractor, in a nettled tone.

"I shall have to decline answering that question."

"Am I to understand that Fleetwood made you a better offer? If he did, I advise you to go slow before you commit yourself. In dealing with me you are doing business with one of the most responsible contracting firms of Chicago," said Mr. Sherlock, with a consequential expanding of his broad chest, on which glowed a big diamond pin, easily worth \$1,000. "Fleetwood has no responsibility as far as I am aware of. Until lately he was in the employ of our firm as a civil engineer, but we found it convenient to let him go. Shall I draw up a memorandum for you to sign and hand you my check for the thousand on account?" continued the contractor, putting his hand in his coat pocket.

"No, sir, for I cannot accept your offer."

"You cannot accept \$3,000 for the stone in the bluff?" almost gasped Mr. Sherlock. "Why, the ground will be improved a hundred per cent. after that bluff is cut away, and you will have the money to boot."

"I am aware of that fact, sir; but if there is any cutting

away to be done I think it will be done under my supervision."

"Under your supervision?"

"Yes, sir."

"Are you aware that it will cost a lot of money to blast the rock out of the bluff? The offer I'm making you throws that expense on my shoulders. You will get your property practically cleared of the rock for nothing, with a bonus of \$3,000 thrown in."

"I understand that, sir."

"And you refuse to accept my offer?"

"I do."

"I'll make it \$4,000. How does that strike you?"

"No better than your other offer."

Mr. Sherlock regarded Tom as if he were some new freak which had come under his observation.

"Upon my word, young man, I don't understand you at all," said the contractor, testily. "I have made you a most extraordinarily liberal offer, and yet you turn it down. I cannot for the life of me see how you can do any better, or even as well."

Tom smiled and made no reply.

"Will you take \$5,000?" said Mr. Sherlock, after some cogitation.

"No, sir. I told you at the beginning of this interview that the bluff was not for sale."

"Do you mean by that that you have already closed a deal with Fleetwood?"

"Well, I have made a business arrangement with Mr. Fleetwood which prevents me from disposing of the rock of which the bluff is composed."

"Why didn't you say so at once, then?" demanded the contractor, angrily.

"I told you the bluff was not for sale."

"But you didn't tell me that you had sold the stone, or the property, to Fleetwood," said Mr. Sherlock, aggressively, for he was hot under the collar to think that his late employee had got ahead of him.

"I haven't sold either the stone, or the property, to Mr. Fleetwood."

"Then what kind of a deal did you make with him?"

"I cannot answer that question, sir."

The contractor was puzzled to understand just how the land lay.

The bluff itself could be of no possible use to the young engineer except so far as it would furnish the material necessary to build the dam in case his bid was accepted by the Ste. Marie River Corporation.

Then the idea occurred to Mr. Sherlock that Fleetwood had secured an option on the bluff with the intention himself of selling the rock to the contractor who would make the highest bid.

That struck him as a more reasonable move on Fleetwood's part than figuring on putting in a bid for building the dam.

He determined to interview his late employee, who he knew was stopping at the Bay View Hotel, on the subject at once, for he was determined to get hold of that stone if it were possible to do so, otherwise he could not see how his firm would be able to submit a successful bid.

"All right, young man," he said, rising from his chair.

"I won't take up any more of your time. There is my

business card. Should any change happen in your present arrangements you can communicate with me at that address."

That closed the interview, and Mr. Sherlock took his leave.

CHAPTER XII.

TOM SECURES THE PROMISE OF FINANCIAL ASSISTANCE.

Mr. Sherlock lost no time in hunting up Frank Fleetwood.

The interview produced no satisfactory results as far as he was concerned.

Next morning he and his companions left Englewood Beach for Chicago.

That same afternoon Tom and Fleetwood went to the office of the justice of the peace in the village and had partnership papers drawn up, which both signed in duplicate in the presence of the justice, who was also a notary.

On the following morning Fleetwood departed for Chicago to make out his bid and get the certified check for \$20,000 which his rich uncle had promised to loan him.

That afternoon Tom wheeled out to the Nutte mansion.

"You bad boy!" cried Hazel, when he presented himself before her; "where have you been for the last five days? Come, now, you must give an account of yourself."

"All right. I'm ready to do that. Did you miss me any, or were you glad to be rid of me for awhile?" he asked, regarding her intently.

"I don't know whether I ought to flatter you by saying that I missed you," she said, with a sidelong glance in his face that was particularly fascinating to him.

Those eyes of hers were dangerous weapons, and it required some control on his part to refrain from seizing her in his arms then and there and kissing her.

"Then you didn't miss me?" he said.

"Yes, I did, so there! Are you satisfied?"

"Very much so. Now, listen, and I'll tell you what kept me away. I've great news for you, and I expect you to congratulate me."

Thereupon he told her about the partnership he had entered into with Frank Fleetwood, the young civil engineer.

"I am now the junior partner of the contracting firm of Fleetwood & Trowbridge, and our first business act will be to put in a bid for building the Ste. Marie River dam. What do you think of that?"

"You don't mean it, Tom!" she cried, almost incredulously.

"I do mean it," he replied. "Instead of selling the stone to some other contractor, we're going to use it ourselves, for with the bluff as an asset we should easily be able to put in the lowest bid for the work."

"But can you build the dam according to the specifications?" asked the girl, with a doubtful look.

"Mr. Fleetwood can do it, for he has superintended the construction of two dams already for Sherlock & Mosby, the Chicago contractors, with whom he was associated for over six years. By the way, Mr. Sherlock, of that firm, was up here two days ago figuring on the job. He offered me \$5,000 for the privilege of taking the stone out of the bluff at his own expense."

"That was a pretty good offer, wasn't it?"

"Not so fine when you figure how expensive it would be to furnish the stone at a distance and have it transported here."

"Are you going to tell father about your new business arrangements?"

"Of course. I expect him to see that we get the contract if our bid is the lowest and he finds out on investigation that Mr. Fleetwood is competent to carry out the work right up to the handle."

"What part of the work are you going to look after?"

"The quarrying of the stone. We are going to hire a competent foreman and a gang of men to do the actual work. The necessary tools and implements will be sent on from Chicago as soon as the contract has been awarded to us. The only real difficulty that I can see before us, and that is no small one, will be to raise the cash to carry on the work. Mr. Fleetwood has a rich uncle, but all he can expect from him is the loan of the \$20,000 forfeit that goes with the bid, and must remain with your father's corporation until the dam is completed and accepted. We'll have to raise quite a sum for working capital. Mr. Fleetwood hasn't much more than enough to buy the drills and other machinery necessary to get the stone out of the bluff; while I—well, you know how much I'm worth. Nothing to speak of, and a debt of \$1,500 due you."

"Oh, that doesn't count, Tom," said Hazel.

"It doesn't? Well, I rather think it does. Though it doesn't worry me a great deal, for I know I will be able to repay you with interest before many moons."

"There isn't to be any interest, Tom."

"Yes, there is—five per cent. It was a business transaction between us, as well as a friendly one, though I didn't have to put up any security."

"Well, Tom, you will have to lay the whole matter before father. I am sure he will see you through if he is satisfied you and your partner can put the work through in a satisfactory manner in case the contract is awarded you. Was that Mr. Fleetwood who introduced himself to you the last time we were at the bluff?"

"Yes. He's a nice fellow."

"He's quite good-looking and very gentlemanly."

"I hope you won't fall in love with him when I introduce you, and give me the shake," said Tom, half earnestly.

"Why, the idea, you foolish boy! Just as if I would," laughed Hazel.

"You never can be sure what a girl will do. She doesn't even know herself half the time."

"Well, I like that!" pouted Hazel. "I am sure I don't call that a compliment."

"Present company is always excepted," said Tom, hastily, for he was afraid his remark might have offended her.

"I should hope so. If I don't know my own mind I'd like to know who does."

"You're not provoked with me for making that statement, are you?" Tom asked, a bit anxiously.

"Oh, no. I know you didn't mean it."

"Of course, I didn't."

Tom then went on to tell her all about the plans of Fleetwood & Trowbridge.

"We want to get in on the other contracts that will be given out later on," he said, with sparkling eyes. "If our

work on the dam shows up satisfactorily, as I am sure it will, there is no reason, except the lack of working capital, that need prevent us from putting in a bid for the erection of the factories. Mr. Fleetwood has looked after the erection of buildings of that kind before, and is competent to continue the work. Of course, we won't be in it unless your father helps us out. Still, I'm afraid that will be asking too much of him. If he backs me up on the dam contract it will be as much as I can reasonably expect from him, even for so important a service as saving your life. I am sorry that I have to go to him, anyway, as I would prefer to hoe my own row if possible. But it isn't possible in such a big thing as I and my partner are about to tackle."

"Well, Tom, I cannot say just what father will do, but I know he is very anxious to serve you, and he will do it in every reasonable way. Don't be afraid to explain everything to him, and give him every chance to look into the matter, as he will want to do it in your interest as well as his own."

"Oh, I'll give it to him straight. Tell him I'll be around to-morrow afternoon to see him on important business, that is, if he hasn't any engagement."

"I couldn't tell you whether he has or not, but I'll tell him you want to see him. If he can't see you to-morrow when you come we'll go out and take a ride."

"What's the matter with our taking one to-day, say, in the phaeton? We'll go out to the bluff, as usual, unless you want to go somewhere else."

Hazel was willing to go, and sent an order to the stables to have her pony-phaeton brought around to the front of the house.

Fifteen minutes later they were off down the road.

Next afternoon Tom rode out to the Nutte home again and found the major waiting for him.

Hazel escorted him into the library, where her father was, and left them together.

Tom lost no time in getting down to business.

He astonished Major Nutte by telling him that he had gone into partnership with a smart young Chicago civil engineer who had come up to that neighborhood for the purpose of inspecting the site of the new dam and putting in a bid for the contract of building it.

He told the major how the bluff, which he had purchased at a bargain from Locke, was almost a solid mass of limestone—just the material with which to build the dam.

"The possession of that stone will give us the inside track of every other contractor in making out our bid, so that we calculate on securing the contract through the lowest bid," said Tom, as he warmed up to the subject.

"But, Trowbridge, you are only a boy," remarked the major. "The contract will not be awarded to the lowest bidder unless he or they are perfectly responsible. The company must have some guarantee that the work will be properly and expeditiously executed. One of the conditions is that each bid must be accompanied with a certified check for \$20,000, as an evidence of good faith and responsibility. There will be a penalty clause in the contract that unless the dam is ready for the acceptance of the company within a stipulated time the contractor will forfeit a certain amount for every day that he is behind in his work. The whole sum will be deducted from his deposit after the dam shall have been accepted. The company will have its own

engineer to keep tab on the contractor to see that he is doing the work according to the specifications. I'm afraid, my boy, that your ambition has carried you upon a wild goose chase."

"I hope not, sir," replied Tom, respectfully. "My partner is a thoroughly capable engineer, who has been six years in the employ of a big Chicago firm of contractors. He has superintended the building of at least two dams already, and knows his business."

"How did he come to take you into partnership?"

"Because, being the owner of the bluff, I could furnish the stone right on the ground for the dam. The \$20,000 check that is to accompany our bid is already promised to Mr. Fleetwood by his uncle. We will also have funds enough to get the machinery necessary to quarry the bluff. But that's our limit. My object in coming to you to-day was to ask you to back the firm, through me, with capital sufficient to put the contract through if we secure it. You told me that if I ever wanted a favor of you to ask it. Well, I'm asking you now. If you will stand by me in this matter I shall make a raft of money. The fact that my partner will also benefit through any favor extended to me I hope will not count against my request for financial aid. If we can't raise the money to carry the work on, why, we'll lose the chance of a lifetime—at any rate, I will."

Major Nutte had gotten over his surprise and was now somewhat interested in Tom's business aspirations.

He asked the boy how the firm of Fleetwood & Trowbridge proposed to carry on the work in case the contract came their way.

Tom gave him all the facts and figures that he had gotten from his partner on the matter, and told the major about how much working capital the firm stood in need of.

Major Nutte questioned him closely about every point that occurred to him, and the boy, in the main, gave him satisfactory answers.

The interview lasted about two hours, at the end of which time the major had a different opinion of the new firm of contractors.

He assured Tom that if the firm complied with all the requirements of the bid, and the contract to build the dam was awarded to them, he would loan the boy enough money to see them through the job.

"I am satisfied that you have all the elements of success in you, Trowbridge," he said. "It is up to you to utilize them to the best advantage. I am glad to have the opportunity to help you get a good start, and I look to see you win out."

Tom, having carried his point, on which so much hinged, left the library after thanking the major for his assurance to stand by him.

CHAPTER XIII.

TOM ASTONISHES DICK.

Although Tom dropped around to the bathhouses nearly every afternoon to see his friend Dick Bristol, he had never even told his chum that he had gotten possession of the Locke Farm, as the bluff was still designated by the villagers.

His object was to surprise Dick when he got ready for business.

Since he entered into partnership with Fleetwood he had made up his mind to engage Dick as time-keeper and general assistant at the quarry as soon as work was begun on the bluff.

On the morning following his satisfactory interview with Major Nutte, Tom received a small package and a letter by mail with the Chicago postmark.

He knew they came from Mr. Fleetwood.

The letter stated that the young engineer had made out his bid for the building of the dam, and was now waiting for his uncle to return to the city so that he could get the check to enclose with it, then he would send the packet by registered mail to the Ste. Marie River Corporation at Sault Ste. Marie.

He told Tom what the amount of the bid was, and what profit he expected they would make, supposing that his calculations with reference to the cost of quarrying the stone turned out approximately correct.

The difficulty they now had to face was to raise the funds to carry on the work, he said, and he was going to try and fix that up with his uncle.

The package contained 100 business cards, printed as follows:

FLEETWOOD & TROWBRIDGE,

Contractors,

Room 504, Eclipse Bldg., LaSalle Street, Chicago.

Branch Office: Englewood, Mich.

Tom immediately wrote a short letter to his partner, acknowledging the receipt of his letter and the cards, and telling him not to worry about raising the funds to carry on the work if they got the contract as he had already made arrangements to secure all the money necessary for that purpose.

He knew this bit of information would astonish Fleetwood, although Tom had told him he had a good friend in Major Nutte.

Putting half a dozen of his business cards in his pocket, he walked down to the bathhouses to see Dick.

"I might as well take his breath away now as later on, for everything seems to be settled except so far as the getting of the contract is concerned," he chuckled; "and I guess we're almost sure of that, as things stand."

He found Dick in the room where the money was taken in and the bathing-suits given out.

The captain was outside repairing the lock on one of the houses.

"Hello, Tom. Hot day, isn't it?" said Dick, wiping his face with his handkerchief.

"What do you expect in the middle of August?" laughed Tom.

"I meant that to-day is extra warm. All the houses are in use and there are a number of people on the waiting list," and Dick nodded at half a dozen of the hotel guests who were lounging around the door watching the bathers and waiting for a chance to get a bathhouse.

"Which means that you are extra busy."

"Well, I haven't any time to go to sleep," grinned Dick. "Wait here, will you, while I go on the roof and see if the batch of bathing togs up there are dry enough to take in."

"It oughtn't to take them long to dry in this sun," said Tom.

Dick went out by the back door, mounted to the roof, and in a few minutes returned with an armful of suits, which he proceeded to sort out, fold up and stow away on a shelf behind the counter.

"Now I'll have a breathing spell until somebody turns in the key of his bathhouse," he said.

"Two weeks more and you will be out of a job again," said Tom.

"So will you. But we don't need to worry. The wagon works open up again on the 15th of September."

"I'm not worrying. I don't care if the works never open up again."

"You don't!" exclaimed Dick, in astonishment.

"I don't," repeated Tom, nonchalantly.

"Got another and better job in sight?" asked Dick, curiously.

"Yes. I'm in business for myself."

"In business for yourself! What do you mean by that?"

"Can you read?" grinned Tom, taking one of his cards from his vest pocket. "Cast your optics on that bit of pasteboard," and he tossed the card on the counter.

Dick picked it up and glanced at it.

"Fleetwood & Trowbridge, Contractors," he read. "What does this mean?" he went on, looking at Tom in a puzzled way.

"It means what it says."

"That Trowbridge isn't you, just the same," said Dick.

"Isn't it? I was under the impression that it was. Don't you see that our branch office is in Englewood? Do you know of any other Trowbridge in Englewood?"

That reply took the wind out of Dick's sails, so to speak, and he didn't know what to say.

"Who is this Fleetwood?" he finally asked.

"An expert civil engineer, who lives in Chicago."

"And you and he have gone into partnership?" said Dick, still apparently unconvinced.

"That's it exactly. If you don't believe me, ask Justice Cullen. He drew up the papers a few days ago, and we signed them in his presence, or drop into the house to-night around seven and I'll show you my document."

"What do you know about the contracting business?"

"Not much, but I hope to learn all about it in time."

"How old is Fleetwood?"

"About twenty-eight, I should think. I didn't ask him his age."

"What did you put into the business as capital? You haven't any money."

"I put in the stone that forms the underpinning of the Locke Farm."

"Now you're kidding me."

"Not a bit of it. I bought the Locke Farm about two months ago. Didn't you see the notice about it in the 'News'?"

"No, I didn't. If I had I should have asked you to explain how you could pay \$1,000 for that bluff."

"I borrowed the money. It cost me \$1,500 altogether, for Locke wanted \$500 extra for the house."

"What kind of a ghost story are you giving me?"

"I'm telling you the truth. The Locke Farm is my property. Don't you remember the last time we went fishing together I told you that if I had \$1,000 I'd buy that place and make a raft of money out of it?"

"Yes. And I thought you were talking ragtime."

"Well, you see I wasn't. The Locke Farm is now in my aunt's name, but I am the real owner of it."

"If that's a fact, you've knocked me silly."

"I thought I should."

"And you've owned it two months?"

"Yes."

"And never told me a word about it before!"

"No. I wanted to give you a big surprise at the proper time."

"You've done that, all right. Where did you get the \$1,500 from?"

"That's one of my business secrets," laughed Tom.

"You seem to have a lot of business secrets," growled Dick.

"I've got a few."

"How are you going to make a raft of money out of that rocky lemon?"

"You'll see, one of these days. By the way, I'm going to give you a job with our firm."

"Oh, you are?"

"Yes, if you'll take it. How will time-keeper and general assistant suit you?"

"Anything will suit me if there's wages in it."

"There's six dollars a week in it to begin with, with good prospects of a raise."

"Then I'm your huckleberry. When do I go to work?"

"As soon as work begins."

"When will that be?"

"I can't tell you till after the first of September. Fleetwood & Trowbridge expect to get the contract for building the new dam across the Ste. Marie River. The stone will come from the bluff, and that's why I bought the Locke Farm."

"You and your partner expect to build the dam across the Ste. Marie River! I think that's pretty good," said Dick, with a sarcastic laugh.

"Yes, it will be a pretty good contract."

"I should say so—for some big contracting firm."

"We'll have a bid in for it in a few days."

"You will—like fun."

"All right. Wait till after the first of September. If the contract comes to us we'll know the fact by that time."

Dick had to attend to his duties just then, and Tom said he guessed he'd go, as he had an engagement.

CHAPTER XIV.

FLEETWOOD & TROWBRIDGE WIN THE CONTRACT.

Before the first of September came around Tom had had several more talks with Dick Bristol, and his chum had gradually come to believe that Tom had gotten next to mighty big prospects.

On the 31st of August Tom got a letter from Fleetwood in which the latter told him that he was going to Sault Ste. Marie that day to be present at the opening of the bids on the following afternoon.

Although Tom felt reasonably sure that their bid would prove the lowest presented for the consideration of Major Nutt's syndicate, still he began to feel a bit nervous over the result.

It was possible that his partner, in making his estimate,

might have figured some items too high, and that the sum total would equalize or overstep the advantage the new firm possessed in having the stone on the spot.

Or, again, some of their experienced competitors, owing to their superior facilities for undertaking such a big job, might be able to figure lower than Fleetwood calculated on.

The difference of \$1,000, or even \$500, would turn the scale in favor of any bidder.

To say the truth, Tom was afraid of Sherlock & Mosby.

They might put in a bid almost at cost in order to make sure of the contract if they could and euchre their late employee out of it.

The firm was a wealthy one, and could afford to do the work at a loss if there was some special object in it.

Besides, if they got the contract Tom would have to make terms with them for his rock or let it lie as it was, which would mean a big loss to him.

Sherlock, in that case, would take advantage of the situation, and give as little as possible for the material.

Tom knew that his plans for adding the ground under the bluff to the new village would be knocked in the head if the rock was not removed for the dam.

He couldn't afford to blast it out simply to obtain a building site.

Altogether, when the morning of the first day of September dawned he was on pins and needles over the situation.

The hotel didn't close till the 5th of the month, so he had several more nights to put in as clerk in the office.

Most of the season's guests had gone back to their homes, and Dick's job was now a sinecure.

Tom had called on Hazel the afternoon previous and told her how all his plans hung on a thread, as it were, and that if Sherlock & Mosby got the contract he would probably be in the soup.

He was so nervous and worked up about the matter that the girl felt very sorry for him, and tried to assure him.

That night she had an interview with her father and told him all that Tom had said.

She begged him, for her sake, to see that Tom and his partner had a square deal when the bids were opened, and that none of the more experienced contractors be favored unless their bid was actually lower than Fleetwood & Trowbridge's.

The major promised his daughter that the young firm should get the contract if their bid entitled them to it, for he had already made it his business to investigate Frank Fleetwood's reputation as a capable engineer and superintendent, and although Sherlock & Mosby tried to say as little in the young man's favor as they could, they did not dare assert that he was not thoroughly competent in his line of business.

There were other contractors who knew Fleetwood's capabilities and spoke well of him; and the major also interviewed the presidents of several corporations for whom Sherlock & Mosby had done work under Fleetwood's superintendence, and their report was favorable to the young engineer.

When Tom reached the hotel at eight o'clock to resume his duties, a telegram, which had come over the wire to the house two hours before, was handed to him by the day clerk.

Tom's heart beat like a trip-hammer as he tore the envelope open and looked at what he felt was one of the most momentous messages he would ever receive.

For a moment the hotel operator's writing seemed to run together, and he could make out nothing clearly.

Then his vision cleared and he read the following:

"Sault Ste. Marie, Sept. 1.

"To Thomas Trowbridge,

"Bay View Hotel, Englewood Beach, Mich.

"We win by a margin of only \$100 over Sherlock & Mosby. Sherlock entered protest, but it was overruled by Major Nutte. Outside of the major, the syndicate favored Sherlock & Mosby, on account of their reputation and our lack of one. Major Nutte made a speech in which he complimented me as an expert, and insisted that my firm was entitled to the contract. It was finally put to a vote, and we won by a single tally. Your friend carried us through and you can't thank him too much. Look for me to-morrow.

"FLEETWOOD."

"Gee! But we had a narrow escape," breathed Tom. "One hundred dollars only stood between us and defeat, and even that wouldn't have availed had not Hazel's father made it his business to see that we got justice. That was a mighty close call. Sherlock & Mosby were evidently out for blood. They couldn't have made a dollar on the job without my stone, and it looks as if they were figuring on intimidating me into disposing of it at their own price if they got the contract. Well, it's over, thank Heaven, and Fleetwood & Trowbridge are the people who will soon make things hum in the neighborhood of the bluff. By George! I feel like a fighting-cock. I could hardly eat anything for supper, and now I'm as hungry as a hunter all at once. A load has been lifted off my spirits, and I'm as light as a feather. I wish I could send the news to Hazel. She'd be tickled to death to learn that Fleetwood & Trowbridge have won the contract for the dam."

Just then Dick strolled into the rotunda and up to the desk.

"Hello, Tom; what makes you look so happy?"

"Read that telegram and you'll understand why my spirits are trying to get up through the top of my head."

Dick read it.

"Let me be the first to congratulate you, old chap," he said, holding out his hand.

Tom seized it and they shook like good fellows.

"I s'pose you'll get down to business before long," said Dick.

"Yes. Fleetwood will be here to-morrow, and then I'll know just how soon he intends to set the ball rolling."

"Well, I'm ready to start in whenever you say, Tom. I'd sooner work for you than anybody else."

"You won't lose anything by working for Fleetwood & Trowbridge, I can assure you. I'll take care of you, and push you ahead as circumstances permit."

"It's funny to think of you as my boss. I was telling the folks about the possibility of it the other night, and mother and sis laughed. They said they hoped you would succeed in getting the contract, as you were a first-class fellow."

"I'm much obliged to them for their good opinion. By the way, have you got your wheel outside?"

"Yes. Why?"

"Have you any objection to going out to Major Nutte's house at this hour?"

"I'll go if you wish me to."

"All right. Wait a moment."

Tom scribbled a few words to Hazel and enclosed his partner's telegram with the note in one of the hotel envelopes, which he addressed "Miss Hazel Nutte."

"There you are, Dick. Deliver that at the major's house and I'll be under a big obligation to you."

Dick took it, placed it in his pocket, and a minute later was on the road to the nabob's home.

CHAPTER XV.

TOM OVERHEARS A DASTARDLY PLOT.

With the last week in September blasting operations were begun at the upper end of the bluff.

Only a small gang under a foreman was employed at first, and the men were boarded at the farmhouse on the top of the bluff and lodged in a building built for the purpose out of the lumber taken from the outbuildings and erected on low ground at the opposite end of Tom's property.

The carpenter and builder employed by Fleetwood & Trowbridge declared that it would be quite practicable to remove the farmhouse as it stood to the bottom of the bluff, and it was decided to do this when the blasting operations got well under way.

Tom and his aunt took up their residence at the farmhouse, with Mrs. Dooley as housekeeper and Mike as general helper, so as to be on the ground all the time.

Dick also boarded with them, and so did Fleetwood, when the operations on the dam were begun.

When things got going in ship-shape style, and more men came there to work, another building was erected at the foot of the bluff, and regular arrangements were made to feed the men in that building.

Things went along in fine shape up to the latter part of October, when the blasting gang was largely increased.

The men were brought from Sault Ste. Marie by Fleetwood, and Tom didn't fancy the looks of several of them, especially a stalwart, mahogany-featured chap named Bill Hoogley.

He stood six feet in his stockings, and a wicked expression seemed to hover around his jet-black eyes.

"Say, Tom," said Dick, one morning, "Hoogley is mighty chummy with the greater part of our gang. It's my opinion he's trying to make it so hot for Foreman Brown that he'll leave. I heard him tell one of the chaps the other day that he'd be the foreman here before the month was up."

"You heard him say that, did you?" replied Tom.

"I did. Between you, me and the post, I don't like Hoogley for a cent. I think he's a bad man from Badville. I'd be willing to bet you'll have trouble through him before long. He's up to something. Whether he's merely conniving to get the foremanship, or he has some other object in view, I can't say for certain. I advise you to keep your eye on him. I will as far as I can in your interest. Better have a talk with your partner on the subject when he gets back from Sault Ste. Marie."

Dick's words rather worried Tom.

He had not been blind himself to Hoogley's movements since the man had come to work at the quarry.

He distrusted him from the first, and now he began to consider if it wouldn't be for the best to get rid of the big fellow.

He determined to put it up to Fleetwood as soon as the engineer returned.

Right after supper that evening Dick took his wheel and started for the village to leave an order for certain supplies with a storekeeper with whom Fleetwood & Trowbridge had a contract, and incidentally to stop at his home and see his folks.

Later on Tom left the house on the top of the bluff for a stroll.

He directed his steps up the river to the point where the dam operations had been begun.

As it was a dark, cloudy night, he couldn't see much of anything when he got there.

However, he hadn't gone up that way to see anything, as he had time during daylight to inspect the dam site as much as he chose.

A kind of caisson had been built close to the bank to lay the shore foundation of the dam, and work had already commenced in it.

While Tom was standing in the shadow of a pile of rock he heard the voices of two men approaching.

As the young contractor glanced around the corner of the stone to see if he could make out who they were, the moon suddenly shone through a rift in the clouds, and to his surprise he recognized Bill Hoogley and a man who, though muffled up in a heavy fur-lined overcoat, with an automobile cap, looked the picture of Mr. Sherlock.

"What can this mean?" Tom asked himself, with a thrill of anxiety. "Surely that is Job Sherlock, the big contractor. What is he doing up in this part of the country, at night-time, too, and in company with Bill Hoogley? There's some crooked work in the wind, for Sherlock is no friend of the firm of Fleetwood & Trowbridge, and I have little doubt but he's ~~here~~ to see us slip up on the job, so he could step in and finish it. It would be greatly to his advantage and much to his satisfaction if he could bring about our ruin. Hoogley is not to be trusted, and I'm afraid Sherlock is trying to tinker up some scheme to do Frank and me up. I'd give a whole lot if I could hear their conversation."

As if in answer to the boy's wish, the two men walked right down to the pile of rocks, as the moon hid her face again behind the opaque mass of clouds, and came to a stop close to Tom.

"You have played your cards well, Hoogley," said Sherlock, in a tone of satisfaction. "I knew I could depend on you."

"Yes, I pulled the wool over Fleetwood's eyes, and got him to hire me and three chaps who are hand-in-glove with me," replied Hoogley, with a short laugh. "In a few days we'll manage to get Brown, the foreman of the quarry gang, out of the way, and then I'll show the letters I've got as to my ability as a foreman and strike Trowbridge for the job. I'll get it, never fear, for when Brown skips that boy will need somebody to direct the men, and I'm the most likely party he has here to fill the bill. Then I'll have possession of the keys to the dynamite chest."

"Good," replied Sherlock. "There'll be many dark nights like this. You and one of your pals can slip up this way some night when all are in bed and plant a couple of sticks of the stuff in the caisson with a slow match attached. Then you can light the fuses and get back to your bunks. In the course of an hour an explosion will wipe the caisson out, and do a whole lot of damage to the dam site. Fleetwood & Trowbridge haven't capital enough to stand much of that kind of work, and I wouldn't be surprised if the first setback they get will cripple them so badly that they'll have to throw up the contract and forfeit their bond. Then we'll step in and take up the contract at an advance on our original bid."

"That's about what'll happen, Mr. Sherlock," said Hoogley. "No one will suspect that I've had a hand in the matter, and you'll give me the \$1,000 we agreed on for me to come here and help you out in the matter."

"You'll get the money, don't you worry about that. My word is as good as my bond, as you ought to know."

"Your word is all right, Mr. Sherlock. I've worked long enough for you to know that you always do as you agree. Besides, it wouldn't be healthy for you to go back on your promise after the job had been done. A suspicion might get out some way that you had a hand in doing up your business rivals," said Hoogley, significantly. "And that would be apt to create a bad impression, and prevent you from getting your hooks in on the job."

"Look here, Hoogley, I don't want any insinuations!" replied the contractor, angrily. "I'll take care of you as I promised to do. All you have to do is to attend to the work I sent you here to perform and keep your trap shut."

"All right, sir," answered Hoogley. "I'll see to it that things turn out your way."

"That's all I want. Do your part and I'll do mine. Now, I'll have to be going. I've a long spin before me in my auto, and I am not sure but it may rain before I reach Preston. If you've anything else to say before I go, speak quick. Now that I understand things are running the way I want them to, I shall not be up this way again until the contract lands in our hands."

Hoogley said he had nothing more to say, and so the two men walked away, leaving Tom half paralyzed by the knowledge he had so fortunately obtained of the contemplated treachery of his business enemies.

"There's only one thing for me to do, and that is get rid of Hoogley and his cronies at once. I wish Frank were here to consult with, but since he is not I must act on my own judgment. It is fierce to know that Sherlock & Mosby, with their reputation and wealth, are capable of originating such a dastardly scheme against a firm new in the business and trying to get a start. I wish Dick was with me to furnish corroborative evidence of this interview. I could make it hot for Mr. Sherlock. As the matter stands, I can do nothing to show the man up. His denial, backed up by Hoogley's, would offset any statement I might make against them, even under oath. All I can do is to protect the interests of the firm against this conspiracy. I'll discharge Hoogley and his three pals to-morrow, and have Brown remove our supply of dynamite to a more secure place."

Tom then walked back to the bluff, and entered the house in a very thoughtful mood, for the responsibility of his position preyed on his mind.

CHAPTER XVI.

CONCLUSION.

When Dick returned from Englewood Tom was waiting up to see him.

"Come here, Dick, I've got something important to tell you," the young contractor said, when his chum appeared.

Dick walked over and took a chair facing him.

"What is it?" he asked.

"It's something pretty serious, old chap," replied Tom.

"Serious, eh?"

"Yes. Your suspicions about Bill Hoogley are well founded."

"Have you found something out about him?"

"I have. Listen."

Tom then told Dick all about the interview between Hoogley and Job Sherlock that he had overheard that evening.

"Gee!" cried Dick. "It's a regular conspiracy to ruin you and Fleetwood."

"That's what it is."

"What are you going to do about it?"

"Fire Hoogley at once, and his three associates, too."

"You'll have trouble doing that, I'm afraid."

"I s'pose I will; but I've got to do it for our protection."

"What reason are you going to give him for the bounce?"

"The facts right from the shoulder."

"He'll deny them."

"That won't make any difference. He'll know he's guilty and that I know he is. Then I'm going to set a watchman at the caisson to provide against accidents."

"Your partner ought to be here to back you up. Hoogley will try to bulldoze you because you're a boy."

"He won't bulldoze me worth a cent," replied Tom, resolutely. "I'm not afraid of him if he is six feet in his stockings."

"Well, I'll help you out all I can, old man," said Dick. "We can't get rid of that rascal and his pals any too soon, I guess."

They talked the matter over for half an hour more and then went to bed.

Next morning when Bill Hoogley and his three cronies started to work in the quarry as usual Dick handed each of them a blue envelope containing their week's wages and told them they were laid off indefinitely.

"Laid off!" roared Hoogley. "Who says so?"

"Trowbridge says so. I am carrying out his orders," replied Dick.

"What does this mean?" glowered Hoogley, striding up to Tom, while his associates remained in the background. "Your time-keeper handed us these envelopes and says we're discharged."

"It means that I don't require your services any more. The wagon will be ready to take you to Preston shortly, where you can catch a train back to Sault Ste. Marie, where you came from."

"What's your reason for dischargin' us?"

"My reason is that you're here for no good purpose. I have found out that Mr. Job Sherlock sent you here to work trouble for us."

"It's a lie!" cried Hoogley, who was nevertheless staggered by the accusation.

"It's no lie. You met Mr. Sherlock last night and went with him up to the site of the dam. There you had a conversation with him, which I overheard. You arranged to blow up the caisson some dark night as soon as you could get hold of the dynamite to do it with. You are a snake in the dark, and I won't have any reptiles around here while this contract is going on. That's all I've got to say. You and your crowd had better leave quietly or I'll expose you and Mr. Sherlock in a way you won't like."

As Tom concluded, Hoogley uttered a howl of anger and struck the boy to the ground.

As the young contractor lay dazed the ruffian seized him in his arms and dropped him feet first into a shallow hole close by.

Then seizing his shovel, he began to throw the earth in around him as fast as he could work, and in a few minutes had the boy buried up to his chest.

"I'll fix you, you young whippersnapper!" roared the rascal. "You'll not tell any lies on me and Sherlock, you kin bet your bottom dollar! I'll pickle you, dern you, if I hang for it!"

The big fellow was clearly in a murderous mood, and it would have gone hard with Tom but for the fact that help was at hand.

"You rascal, what are you up to?" cried Dick Bristol, springing from the hedge and dealing Bill Hoogley a stunning blow with his club.

Down went the ruffian, while his companions, with cries of rage, rushed to his assistance.

The scrap that followed was brief, and Hoogley's pals were knocked down and held by Brown and the laborers.

Dick got rope from the shed and they, together with the unconscious Hoogley, were tied up hand and foot.

Tom was quickly dug out of the hole, and he ordered that the four rascals be conveyed to the farmhouse and held there under guard until he could get the constables from Englewood to come out and take charge of them.

When the three associates of Hoogley saw how determined Tom was to have them punished, they weakened and agreed to confess the particulars of the plot in which they were all engaged if he would let them off.

Tom consented.

Their statements were taken down in writing by the young contractor in the presence of Brown, and they signed their names to it, the foreman witnessing the paper.

The four rascals were then sent to Preston in the light wagon and put aboard a train for Sault Ste. Marie.

When the constables arrived from the village Tom told them that the trouble had been patched up, and the men implicated had been sent back whence they came.

He paid the officers for their trouble of coming out on a bootless errand and the incident was closed.

When Fleetwood returned he was greatly astonished to learn the particulars of what had happened during his absence.

He was surprised and indignant at the part Mr. Sherlock had taken in the outrage, and wrote that gentleman a significant letter, in which he stated that he had evidence in black and white, signed by Bill Hoogley and his associates,

which, if published, would compromise the firm of Sherlock & Mosby to a very considerable extent.

The facts, however, would be suppressed if Mr. Sherlock minded his own business in the future, and left Fleetwood & Trowbridge alone.

Sherlock had a fit on receipt of the communication and tried to find Hoogley.

That worthy thought fit to keep away from Chicago, and the contractor's efforts to get into communication with him failed.

Fleetwood & Trowbridge had no further trouble in connection with the building of the dam, which was duly completed to the satisfaction of the corporation.

The greater part of Tom's rock was used in its construction, and the balance was employed in the foundations of the factories, the contracts for which Fleetwood & Trowbridge secured also.

They also put in a bid for the houses to be put up for the accommodation of the workmen, and secured it without any competition, as the firm was now in high favor with the corporation, owing to the excellent manner in which they had fulfilled their former contracts.

A period of two years elapsed from the beginning of work on the dam until the big railroad car shops and other buildings were completed and the dwelling houses were under way, and by that time the bank account of the contracting firm of Fleetwood & Trowbridge showed a considerable balance, well up in the thousands, in their favor.

Tom had already interested Major Nutte in his plan of adding the fifty acres of rock-cleared ground to the prospective town, for it was definitely settled that the place was to become more than a mere village.

Its name was to be Ste. Marie, and the major was to be its guiding genius.

By this time the railroad company advertised for bids to build the twenty-one miles of track from the town of Preston, on the main line, direct to Englewood, through Ste. Marie, and Fleetwood & Trowbridge got the contract for that, too.

This contract also called for three stations and various necessary additions.

By the time the construction of the branch line was well under way, work was begun by the Ste. Marie Corporation (the word "River" being dropped from their corporate title) on the car shops.

Enough houses were erected by this time to accommodate the initial force, and as fast as others were finished more hands were added to the shops.

One by one the factories were leased to the parties for whom they were put up and the village, as it was called for the present, of Ste. Marie, presented every appearance of a thriving hive of industry.

Tom Trowbridge was twenty-two years old when the first train ran over the new Preston & Englewood branch line.

It was a gala day at Englewood Village, for railroad connection with the Minneapolis, St. Paul & Sault Ste. Marie line was what the inhabitants had been looking forward to for years.

Deacon Fitch, through his political connections, had heretofore managed to prevent the establishment of such a branch, as it was bound to hurt the business of his trolley line, but when Major Nutte decided to establish the car

works at Ste. Marie, which was but eight miles from Englewood, the continuation of the railroad from that point was a foregone conclusion which the deacon could not prevent.

Everybody in the county knew of Tom Trowbridge's rise from nothing to a partnership in the now well-known and important contracting firm of Fleetwood & Trowbridge, and the village of Englewood was proud of him, notwithstanding that hereafter he was to be identified with the rival burg of Ste. Marie, where the firm now had its branch office.

During the progress of the three years' work between the time the dam was begun and the branch line completed and opened, Tom and Hazel only saw each other in the summer and at the Christmas holidays, for during the rest of the time the fair girl was being educated at a well-known woman's college in the East.

They corresponded regularly, however, and the interest each had in the other grew with separation and the lapse of time.

During the previous Christmas holidays, before Hazel went back for the last time previous to her graduation, Tom mustered up the courage to tell her his "secret."

The sum total of this was that he had loved her ever since the day he saved her life, and that all his future happiness depended on whether he could win her for his wife.

He wound up by asking her the momentous question, and her answer was "Yes."

He then interviewed her father on the subject, not without some misgivings as to what that gentleman would think about it.

The major and his wife had long foreseen what the friendship between their daughter and the rising young contractor was leading to, and had decided that Tom possessed all the requisites of an eligible son-in-law, consequently when the young man asked Major Nutte for Hazel he was told he could have her.

They were married soon after her graduation in June, and had a swell wedding at the Nutte home.

After their return from their wedding trip they went to live with the bride's parents, for as Tom had to be away often on business trips, Hazel naturally preferred to remain with her mother and father to having a home of her own.

Tom undoubtedly made a raft of money out of his lucky contract and those which followed it, and to-day he is a rich man, while the firm of Fleetwood & Trowbridge is regarded as one of the most important contracting concerns in the Middle West.

THE END.

Read "A BIG RISK; OR, THE GAME THAT WON," which will be the next number (134) of "Fame and Fortune Weekly."

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GOOD STORIES.

Years ago the Gordon setter was quite a favorite and much in use by sportsmen of this country. In later years, however, this really good dog was displaced in greater part by the pointer and English setter. The Gordon, says Ed. F. Haberslein, in *Dogdom*, is the largest and heaviest of all bird dogs, more clumsy and usually slow. Where most hunting is done in woodland and thickets and a slow-working dog is needed so as not to get "lost" almost continually, he fills the bill well—works close to gun, has good nose, is steady on point, and, if properly trained, a very good retriever from land and water. The Gordon is easily trained and retains his training well, is also of a good, pleasant disposition and an admirable companion. At this age, however, when so very much stress is laid on speed and wide range, the Gordon is not "in it" because he is a slow, pottering dog as a rule.

Who does not admire butterflies? Who does not like to see them fluttering in the air, to watch them emerging from the chrysalis and unfolding their exquisite wings? To most people this is a holiday delight, not to be had often, but an enterprising young Englishman has managed to make it an everyday experience and to make it pay. Six years ago this young man, whose name is Newman, was wearing out his life at a desk. One day he asked himself a question: "Why book-keeping?" he thought. "Why not butterflies?" Accordingly he bought a farm in ancient Bexley and proceeded to raise butterflies. As every one knows, butterflies of the rarer species are greatly valued by collectors, who will pay well for them. The most costly butterfly is the purple emperor, because its habit of flying high over the tops of the trees makes it hard to catch in the wild state. For a male of this species Mr. Newman charges 4 shillings, and for a female 5 shillings. At this butterfly farm collectors may find the ova, larvæ and pupæ of many species, the prices, of course, varying according to the rarity of the species. But what a delightful occupation—a butterfly farm!

There has always been more or less emigration from Spain to the Philippine Islands, Cuba and Porto Rico, and during 1906 this was but slightly increased. But South America now seems to be the Mecca of the Spanish emigrant, and this fact was accentuated during 1906. The German and English steamship lines are conducting a vigorous campaign in their efforts to stimulate emigration, and have invaded nearly every corner of Spain with their agents and their literature. The North German Lloyd and Hamburg-American Lines are particularly active in the northern and northwestern provinces, while Spanish and Italian companies are handling business from the southern ports. A feature of 1906 was that many entire families emigrated. Heretofore emigration has been largely confined to men and boys who left their families at

home and sent money back to support them. This was regarded as rather a good, economical measure for the country, but now, that whole families are emigrating, the Government may take a different view of the matter. In one instance a whole village, composed of some 2,000 men, women and children, finding it impossible to earn their living, emigrated to Paraguay, their transportation having been paid by the Government of that country.

Whether the various substitutes for coffee serve their intended purpose successfully or not may be an open question, but there is not doubt whatever that one of these products was greatly appreciated the other day. A gang of Italian workmen, who had been engaged in their usual occupation of tearing up the street, had stopped for the noon hour, and were sitting around, eating their midday meal. Presently a man came along, carrying a basket, from which he distributed at every house a small package containing a substitute for coffee. These he merely laid at the door-sills, not taking the trouble to ring the bells. Behind him at a considerable distance, so that his presence would not be noticed, followed an Italian. Gathering up all the packages, he took them to where a group of his fellow-workmen were sitting. Apparently the proceeding was not an entirely new one, for the men opened the papers as if they were accustomed to doing it, and, without a moment's delay, emptied the contents into their pipe-bowls. The mixture was soon going up in smoke, and the Italians appeared to consider it agreeable as tobacco, however it might have been regarded in the light of coffee.

JOKES AND JESTS.

Discontented Artist—I wish I had a fortune. I would never paint again. Generous Brother Brush—By Jove, old man, I wish I had one! I'd give it to you.

Salesman—Of course we have square and upright pianos. Rural Customer—That's jest what I want fer my darter, mister—straight, honest goods.

Mr. Goss—What side of the street do you live on? Witness—On either side. If you go one way it is on the right side. If you go the other way it is on the left.

Mrs. Naggs (at telephone)—Is my husband in the office? Office Boy—No, ma'am. Mrs. Naggs—When will he be in? Office Boy—I can't say. Mrs. Naggs—Why can't you say? Office Boy—Because he told me not to.

"What are you doing?" asked the justice, as the defendant's counsel began his argument. "Going to present our side of the case." "I don't want to hear both sides," replied the justice. "It has a tendency to confuse the court."

First New Yorker—Traveling a good deal now, aren't you? Second New Yorker—Only back and forth to Camden, New Jersey. I have business with some factories there. "Ah, I see. Do you remain in Camden overnight?" "Well, no. I generally cross over to Philadelphia to sleep."

Passenger (alighting from cab)—What's the charge? Cabman—One dollar. "Well, that's quite reasonable. I knew by your face that you wouldn't try to be extortionate." "Thankee. I knew by your face that you'd be too mean to pay more than the legal fare without a lawsuit."

President (New York Rapid Transit Commission)—The attendance to-day is very small. Secretary—All the members are here, sir, except the six who were blown up this week in pavement explosions, the four who were killed by electric light wires, the ten who were smashed up on the elevated railroad and in the subway, and the half dozen who were run over by automobiles in Broadway.

THE RED WOLVES

By Horace Appleton.

We lighted a fire to cook our supper, which consisted of turtles that Pepe had brought from the neighboring marsh, and were laid on the embers, shell side down, after which the scales could be very easily taken off.

We made a miserable meal. The flesh of the turtles was execrable; it had a strong taste of mud.

Supper over, we proceeded to make our preparation for the night.

In the vicinity of the marshes, and notwithstanding that the warm season had come, the nights were cool; it was therefore decided that the fire should be kept up until the next morning—a matter easy enough, since the *jarillas*, among which we were carapang, are shrubs of so resinous a nature that they feel sticky to the touch, and that even the green wood burns with a brilliant flame.

For another reason also, we deemed it obligatory to keep the fire up all night—it was necessary for our personal safety, inasmuch as we were liable to be attacked by beasts of prey, which are very common in this part of South America.

It was agreed, as usual, that Charles should keep watch for the first two hours, and then Luiz.

Our horses were tethered to the stunted trunk of a willow standing some twenty yards away; then we wrapped ourselves in our *ponchos*, and with our feet turned toward the fire, we slept a sleep well earned by ten hours of slow but continuous travel.

But the sleepers were not more tired than the watchers. Charles, feeling himself compelled to yield to sleep, could not awake Luiz, who naturally continued to snore while the fire died down for want of fuel.

We had been sleeping quietly, when, about 11 o'clock, we were suddenly awakened by a prolonged and plaintive cry. We sprang to our feet and instinctively rushed to our guns—all except Miguel, who was stirring up the ashes in the hope of finding one live ember.

Then several other cries just like the first were heard, but nearer.

They sounded like the howling of wolves.

"We are lost," tranquilly observed our guide; "those are the red wolves."

In the mouth of Barlejo, those three words, *We are lost*, had a terrible signification; they were equivalent to a sentence of death. Whether it was natural coolness, or the habitual indifference gained by an adventurous life, I do not know, but we made our preparations of defense with all the calm of men who are not overfrightened by the prospect of death.

The howlings continued—they steadily increased in volume as they drew nearer—in a little while they suddenly redoubled at a short distance from the camp.

We felt especially anxious about our horses. Armed with our hunting-guns, which we had charged with buckshot, we were on the point of approaching the poor animals, which we could see trembling all over by the moonlight, when the *vaqueano* requested us to do nothing of the kind.

"Don't bother yourselves about them!" he exclaimed. "Stand all right there in front of Miguel, who is trying to start the fire—that is our only chance of safety. Silence, now!—and be careful not to shoot until I tell you!"

At that moment a dozen wolves sprang out of the cover before us, their eyes glowing in the night like burning charcoal.

"Eh! what hawseholes!" cried the incorrigible sailor, Loanec. "Look, Miguel! there is something to light your fire with!"

I struck the sailor on the back of the neck, as a means of reminding him of the order given; he held his peace.

Meanwhile, after a moment's hesitation, the wolves approached our horses, which began to perform a singular maneuver. Pressing closely against one another, with their heads all turned to a common center (the willow tree to which they

had been tied), they formed a ring; motionless, presenting their croups to the enemy, they awaited the attack.

The wolves began to turn around the living circle—first at a cautious distance, then nearer and nearer—and all at once they leaped at our steeds.

But they had reckoned without their hosts.

At the same moment that the wolves leaped, our horses—all together, as if moved by one spring—suddenly gave a terrific kick; the assailants were flung ten yards away, and rolled on the ground, uttering another kind of howl—strange and funereal.

It seemed as if they were calling for help.

"What a magnificent kick!" cried Loanec, with admiration. "That howl is a call," said Barlejo, thus explaining to us the difference we had already noticed in the way our enemies howled. "In a little while we'll have the whole pack on us."

Barlejo was not mistaken.

Other howls responded to the howls of the wounded wolves, and almost immediately we saw about fifty rushing in our direction.

"Fire!" commanded the *vaqueano*.

The new arrivals were received with a volley, immediately followed by another. Startled by our firearms, the survivors scattered in all directions with horrible yelpings. It was the signal for the general invasion. All the underbrush, which seemed so lifeless a little while before, now appeared one enormous lair of wild beasts. Right and left, and in front, new packs came rushing into the open space of which we unfortunately occupied the center, so that our enemies were able to surround us.

Volley followed volley, but wolves ever succeeded to wolves. Every discharge carried death into the mass of wild beasts, but every cry of death brought a new pack to the scene. The ground was covered with their carcasses—some had been riddled by our buckshot, others killed by our horses. Men and beasts defended themselves; yet the more numerous the victims, the more numerous seemed to become the assailants.

We expected to have them upon us at every second; evidently we should never be able to overcome the hungry pack who only retreated from the very flash of our volley. A few minutes more, and we should all be devoured.

Meanwhile we kept on firing—with buckshot, small shot and ball. We hardly knew what we were doing; our brains seemed to boil. We were at the very white-heat of excitement. As for myself, I thought I should go mad.

Luckily Miguel had succeeded in rekindling the fire.

"Get behind now!" cried Barlejo; "but take care not to turn your backs, and keep on firing."

Obedient to the orders of the *vaqueano*, we retreated slowly, firing buckshot all the while.

"Stop firing!"

At the same time Miguel and Barlejo threw in front of us two blazing fagots, from the vicinity of which the wolves at once beat a hasty retreat.

In a few minutes we were surrounded by about ten bonfires. While the two *gauchos* kept lighting their fagots at the principal fire, we continued to shoot, so as to protect them.

Then the fury of the wolves seemed to be turned against our horses.

"Do as I do!" cried the *vaqueano*, lighting another fagot.

We all followed his example, and in a minute or two each one of us had a gigantic torch, and we began to place these in a line, a little distance apart from one another, in the direction of the horses. We went back, lit more fagots, placed them a little further, and so continued the line of fires until they formed a circle large enough to surround ourselves, our horses, and a small thicket of *jarillas*.

One thing which impressed us all a great deal, was the way that the wolves would retreat to quite a distance whenever we approached with the improvised torches in our hands. The sight of the fire evidently terrified them much more than the discharge of our guns. Fire was, indeed, less murderous than our weapons—in fact it was absolutely harmless to the wolves; but it constituted a far better safeguard for us. Consequently we began to feel a little hope again, and to consider our situa-

tion less desperate, although it was still anything but assuring. The whole question of life and death for us could be summed up in the single word, *fire*, and, thanks to the plan of Barlejo, we could supply ourselves with fuel enough to keep our fires going until morning.

Then the scene in which we were performing so important a role became really fantastic.

Terrified by the flames whose weird glare lent a lurid color to all the surrounding shrubbery, the wolves had retreated to a little distance. Like monsters vomited from the nether world, they turned swiftly round and round our fire which they dared not cross, and which made a sort of rampart for us. Their thousand eyes, which shone like thousands of burning coals, shot out phosphorescent gleams; their howlings, their wild leaps, their enormously enlarged shadows, gave strange and terrible effect to the scene. It suggested fancies of anthropophagi dancing the death-dance around their victims.

Suddenly a change, which we could not explain, but which we noticed at once, took place in their movements. Their leaps became systematically regular; their ranks formed in order; their howlings became a chorus, almost a harmony—to disorder succeeded order, symphony to cacophony. The circle which they now made around us was mathematically regular; they wheeled in a gallop, measured and automatic, like that of circus-horses.

Little by little their course quickened; they began to gallop with dizzy rapidity, but always at one pace, like cavalry upon a day of review.

Thoughtful of the danger that menaced us, we kept watching them; we almost admired them. But the thousands of luminous points whirling around us—appearing and disappearing with the rapidity of lightning, dazzled and fascinated us, like the glittering tinsel trappings of those wooden horses circling under a thousand lights at one of our great fairs. The howlings, now monotonous and cadenced, made us drowsy, made us dreamy.

And in a little time it seemed to us that we were being drawn into a great inverse movement; we felt ourselves carried along in an infernal dance, in a devilish whirl—ourselves, our horses, and even our fires. The wolves no longer appeared to move; it was we who were circling round and round under the gaze of those thousand flaming eyes, motionless, glaring with frightful fixity. The wild beasts were the spectators—they were the orchestra—we were only the actors.

"Shut your eyes, everybody!" cried Barlejo.

We all started at the *gaucho's* voice—we obeyed him; it was high time, we were on the point of falling.

The fascination had passed; the charm was broken.

The wolves still whirled around us—still kept their eyes fixed upon us; it was evidently a maneuver to make us dizzy. Imitating our guide we flung some burning brands into the middle of the pack.

Terrified, and howling louder than before under the bits of fire, the beasts of prey disbanded—their howlings were no longer the same, they were cries of fury and pain—they felt the game was lost—they knew their prey would escape them.

Thanks to Barlejo we had triumphed over one of the greatest dangers which threaten all travelers bold enough to venture into the *chanars* of the South; the *vaqueano* had saved our lives.

The situation remained unchanged until the first gleams of dawn began to whiten the sky; with the coming of the morning, the carnivorous beasts returned to their gloomy haunts.

GOLD BEATERS AND GOLD BEATING

Gold leaf is manufactured in about twenty shops in New York and its suburbs. It is estimated that 20,800 ounces of gold are consumed annually here in making gold leaf. Gold can be beaten so thin that it will take 1,200 leaves to equal the thickness of the sheet upon which this paper is printed. An ounce can be beaten down to 2,500 leaves, 3 3-8 inches square.

At an establishment in Hudson street a reporter was told that the gold is bought of brokers in small ingots, which are

melted into bars about a quarter of an inch thick. These are rolled into a ribbon as thick as note paper. After passing through the hands of the beaters it is put in books, interleaved with manilla tissue, and twenty books are put in a package. The ordinary sells for \$7 a package, and the best \$7.50 to \$7.75. No dross comes from the gold as it is beaten, but there are ragged edges that drop off. The leaf is used by gilders, bookbinders, dentists and sign painters.

"The wages of gold-beaters are \$11 a week. A piece hand gets \$5 a beating. A good one can possibly do two a week, and as many as nine in a month have been done. Extra is paid if the workman beats the gold below five grains to a book. Some can go to four and one-half and even four grains per book."

"How thin can you get it?" a beater in Broome street was asked.

"It is beaten to one three-hundred-thousandth of an inch thick at five grains to the book. If it gets down to four grains it is one three-hundred-and-sixty-thousandth of an inch. The New York system employs men only, with girls to do the cutting. The German system employs children of eight or nine, which system Hastings of Philadelphia tried to introduce here, but his workmen struck and he lost his lead. On that system men do the beating and girls do the priming and filling."

"How is the gold beaten?"

"It is beaten in molds made in London from the intestines of cows, cleaned and varnished with a secret preparation manufactured by Puckridge & Nephew of London. The skins are put in packages of 900 skins each, and three of these molds go to a beating."

"How much gold is there in a beating?"

"Fifty pennyweights in a beating. The ribbon of solid gold is divided into 170 or 180 pieces, each about an inch square. These are put into a catch made of French paper four inches square. That is beaten until we get the gold to the edges. It is handled with pincers at that time. It is beaten half an hour. The pieces are then piled twenty on top of each other. They are then cut in four and doubled over, making 720. They are then put in a 'schoder,' or finer mold cut down. We fill the schoder with those leaves in the middle, and beat it out to the edges. We beat it about two hours, until we draw about ten pennyweights off the schoder."

"Does it have to be kept dry?"

"We have to keep the windows shut; but the catches, schoders, and molds take up so much moisture that they have to be put in a hot mold to press the moisture out."

"Does that finish it?"

"Oh, no. The leaves are cut again into four with a tool called a wagon, making 2,880, but the molds hold only 2,700. The molds are beaten four hours, at the end of each hour there being what is called a close, when they are heated. Then the beater is through with it, and the cutter takes it. This is the only work done by the girls in New York. They can cut from thirty to sixty-four books a day, at 2 1-2 cents a book. The leaf when it gets in a book is so thin that it is handled only with a breath."

"How is the work tested?"

"Only with the eye. There is no rule about the business, but it is purely a matter of skill and judgment. The best is the kind used on glass, which shows all imperfections."

"I notice gold-beaters usually work in basements. Why is that?"

"A firmer blow can be given. If on the first story, there is a jar, which deteriorates the quality."

"Is there any adulteration in the business?"

"The Germans beat what is called a metal leaf with an alloy. It is sold very cheap. It is the oleomargarine of gold leaf, and will tarnish. Much of it is used by bookbinders."

"When did the trade start?"

"It is very ancient. It is mentioned in the Bible. Gold leaf was used on Solomon's Temple. The Chinese beat gold leaf, but it cannot compare in quality with American leaf. Some of the Chinamen had trouble with their employers, but they soon ended it. They got the employer into their lodge room, and then one after another took a big bite out of his flesh."

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